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U.S. BANK PERFORMANCE PROFILE™

An Index of Bank Performance Service

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BANK ADMINISTRATION INSTITUTE

1983 Directory—50 State Performance Profile

Bank Administration Institute

Bank Administration Institute is a not-for-profit corporation whose broad goals are to help bank administrators achieve high levels of professional effectiveness and to help solve significant banking problems. These goals are pursued through programs of research and development, education, and technical assistance.

Founded in 1924, the Institute is today the largest technical banking association in the world. It is governed by a Board of Directors. Responsibility for management of the Institute's activities within a framework of policy established by the Board rests with the President, who is assisted by a staff located in Rolling Meadows, Illinois.

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Bank Administration Institute's
1983 U.S. Bank Performance Profile

An Index of Bank Performance Service

To Chief Financial Officers:
Bank Administration Institute's *U.S. Bank Performance Profile,* an Index of Bank Performance service, is based on the universal call report and income statement tapes generated by bank regulatory authorities. This comprehensive data base allows the Institute to calculate ratios for every insured bank in the United States.

This *1983 Directory* presents benchmark performance ratios for all banks by state, by resource class, and for the nation as a whole.

The following table shows the breakdown of asset classifications based on total assets at year-end 1983:

Class	Asset Range (millions)	Number of Banks	Percent
1	Under $10	1,574	10.8%
2	$10 to $25	4,189	28.7
3	$25 to $50	3,805	26.1
4	$50 to $100	2,676	18.3
5	$100 to $500	1,888	12.9
6	Over $500	460	3.2
Totals		14,592	100.0%

The 1983 *Profile* presents 63 financial ratios divided into the following categories:

- Performance.
- Yields and Rates.
- Capital Position.
- Productivity.
- Asset/Liability Management.
  - Uses of Funds.
  - Sources of Funds.
- Growth Statistics.

This categorization enables management to concentrate on critical areas of bank performance and to isolate those areas requiring attention.

This *1983 Directory* retains its state-by-state and resource class ratio displays, reporting the median, lower and upper quartile and lower and upper 10th percentile values. In addition, the ratios are shown for the industry in the aggregate.

Note:

A new Institute subscription service is now available to assist a subscribing bank with its financial planning. It provides the following reports and analyses:

- Competitive analysis of your bank examined with seven other banks.
- Five-year financial ratio history — for any bank.
- Individual bank financial ratios.
- Graphs of the five-year history for any of the 63 ratios.
- Top performers reports nationwide and by class.
- Industry analysis of performance.

These services may be obtained by mail or on-line. BAI's on-line service offers immediate access to the financial statements and ratios of 14,592 U.S. banks.

If you have any questions concerning the *Profile* or would like to obtain more information about our new subscription service, call Debra Martin at 312/228-2381 (toll free 800/323-8552; in Illinois 800/942-8861).

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A Description of the Profile

The Institute's *U.S. Bank Performance Profile,* an Index of Bank Performance service, is constructed by averaging the balance sheet data contained in the quarterly 1983 statement of condition reports gathered by the federal banking regulators. The income and expense data are obtained from the year-end 1983 income and expense reports submitted by banks to their regulators.

This *1983 Directory* provides composite information on all banks in the nation, national data broken down to six categories, aggregate data by state, and state median data broken down into the six asset categories. By using these breakdowns, you can rank your bank's performance against that of all banks in the nation, all banks in your asset size category, all banks in your state, and against medians achieved by banks of similar size in your state.

The national ratios and the first page of the state ratios are divided into several percentile ranges: the bottom tenth percentile; lower quartile; median; upper quartile; and top tenth percentile.

All ratios displayed are actual figures achieved by specific banks. None represent averages. The median value represents the ratio figure achieved by that bank attaining a mid-point performance among the population. Fifty percent of the banks will have achieved a larger value and 50% will have achieved a lesser value. It is important to recognize that each median figure is very likely that of a different bank in a large population. Therefore, do not expect the value of median ratio number 1 plus that of median ratio number 2 to equal the value of median ratio number 3, even though in your own individual bank, ratios 1 minus 2 must equal 3.

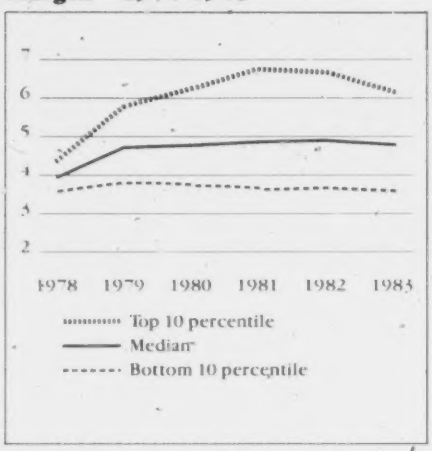
The top and bottom tenth percentile values represent the performance of a bank that is 10% from the top or 10% from the bottom of the population for that particular ratio. The value shown for the top tenth percentile is the value attained by the bank ranking ahead of 90% of the population on that ratio but behind 10%. The upper and lower quartile values represent the performance of a bank that is either 25% from the top or 25% of the bottom of the population on that measure. For example, the upper quartile means that 25% of the banks have achieved performance above the values shown and 75% attained a lesser value.

This form of ratio display is most useful for ranking performance. This *1983 Directory* enables you to quickly rank your bank's performance against that of all other banks and to banks of similar size and location. For the purpose of ranking, a percentile distribution of actual ratios achieved by specific banks is superior to averages. Averages are distorted by extreme values within a population. Just as it is more meaningful for a salary analyst to know what the median salary in your bank is rather than the average salary, it is more meaningful for industry analysts to know median performance values as opposed to average performance values when evaluating bank performance.

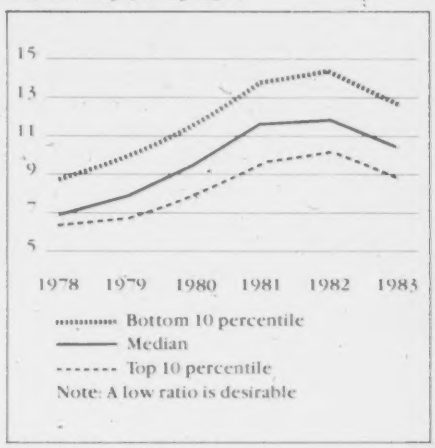
Charting Bank Performance 1978-1983

In 1983, yields on earning assets dropped considerably from 1982 levels reflecting the general decline in interest rates during the year. Net interest margins continued to tighten for all groups; with the top 10 percentile group experiencing the largest decline. All groups showed a significant reversal of an upward trend in the break-even yield, with the botton decile group recording the greatest improvements. Both the return on assets and return on equity ratios continued their downward slide in 1983, with the lower 10 percentile groups slipping into negative returns.

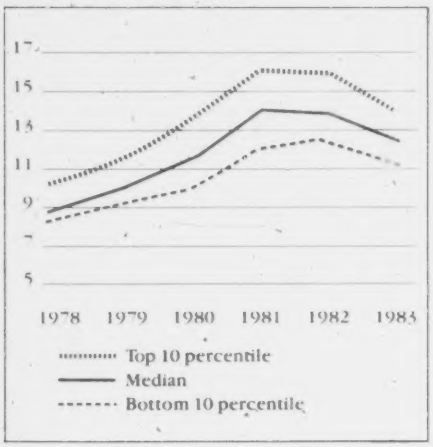
All U.S. Banks Net Interest Margin — 1978-1983



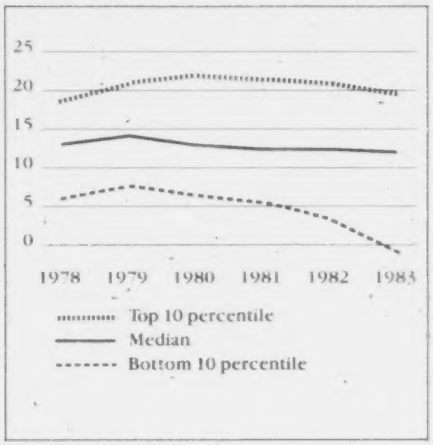
All U.S. Banks Break-Even Yield — 1978-1983



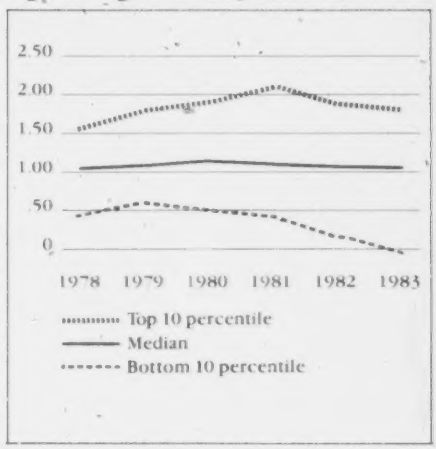
All U.S. Banks Yield on Earning Assets — 1978-1983



All U.S. Banks Return on Equity — 1978-1983



All U.S. Banks Return on Assets — Operating Income — 1978-1983



Ratio Definitions and Commentary*

Operating Performance Ratios

1. *Interest Income on a Fully Taxable Equivalent Basis as a Percentage of Average Total Assets.* This ratio relates the interest earned, restated on a fully taxable equivalent basis, to the total average assets for the year. High-performance banks are seldom found below the upper quartile in this important ratio. Interest income includes interest on loans, balances with other banks, Federal funds sold, U.S. Treasury securities, U.S. Government agency securities, obligations of state and political subdivisions on a fully taxable equivalent basis, other bonds and securities, dividends on stock, and income from direct lease financing. Fees on loans are also included in interest income. The total interest accumulated is then divided by average total assets for the year.
2. *Interest Expense as a Percentage of Average Total Assets.* This ratio indicates the total interest expense paid expressed as a percentage of average total assets. The lower the ratio, the more positive the effect on net income. A low interest expense ratio in and of itself is good. However, it also may indicate that the bank is not actively competing for its share of time deposits. Consequently, its growth suffers. A very high interest expense ratio indicates that the bank is highly leveraged, a condition that could lead to liquidity problems. Interest expense includes interest on savings deposits, time certificates of deposit of $100,000 or more, other time deposits, deposits in foreign offices, Federal funds purchased, other borrowed money, and subordinated notes and debentures. Total interest expense is divided by average total assets to obtain the ratio.
3. *Net Interest Margin as a Percentage of Average Total Assets (FTE).* This is the first of several key ratios. It is significant because high-performance banks usually have a high net interest margin. It should be understood that the difference between "wholesale banks" and "retail banks" is most evident in the difference between their margins. A wholesale bank will generally have a lower net interest margin than a retail bank. The wholesale bank expects to serve large customers, to process much larger transactions, and to achieve compensating economies in noninterest expense. For these and other reasons, large money center banks are not directly comparable to community banks. Net interest margin measures management's ability to control the spread between interest income and interest expense.

   The numerator of the ratio is the sum of interest and fees on loans, interest on balances with other banks, Federal funds sold, U.S. Treasury securities, U.S. Government agency securities, obligations of states and political subdivision on a fully taxable equivalent basis, other bonds and securities, dividends on stock, income from direct lease financing, less the sum of interest on savings deposits, time certificates of deposit of $100,000 or more, other time deposits, deposits in foreign offices, Federal funds purchased, other borrowed money, and subordinated notes and debentures. This numerator is then divided by average total assets to obtain the ratio.
4. *Trust Income as a Percentage of Average Total Assets.* This ratio indicates the gross revenue contribution made by the bank's trust department. The ratio is obtained by dividing total fiduciary income by average total assets.
5. *Service Charges on Deposit Accounts as a Percentage of Average Total Assets.* This ratio reveals the gross contribution that deposit service charges make to return on assets before expenses. The ratio is obtained by dividing total service charges on deposit accounts, as reported in the Income and Expense Report, by average total assets.
6. *Noninterest Income as a Percentage of Average Total Assets.* Most analysts agree that the greatest opportunity for the banking industry to increase its profitability and its attractiveness in the capital markets is to increase its service fee income. It is worthwhile therefore to monitor a bank's noninterest income as a percentage of assets and to compare it with others. Other income is the sum of service charges on deposit accounts; other service charges, commissions, and fees; trust income; and other income. To obtain a ratio, the total of other noninterest income is divided by average total assets.
7. *Salaries and Employee Benefits as a Percentage of Average Total Assets.* Salary and benefit expenses are the largest controllable expenses in banks. Careful control

*The Appendix to this *Profile* provides formulas for the ratios in their simplest form for ease of use.

of this expense category is very important. The ratio is obtained by dividing salary and employee benefit expenses by average total assets.

8. *Net Occupancy Expenses and Furniture and Equipment Expenses as a Percentage of Average Total Assets.* Occupancy expense is net of any rental income. The ratio is obtained by dividing net occupancy and furniture and equipment expense by average total assets.
9. *Loan Loss Provision as a Percentage of Average Total Assets.* This ratio is obtained by dividing the annual provision for loan losses by average total assets.
10. *Other Noninterest Expense as a Percentage of Average Total Assets.* This category of expenses includes all operating expenses except salaries and employee benefits, loan loss provision, and occupancy and furniture and equipment expense. The "other" expenses are divided by average total assets to obtain this ratio.
11. *Federal Taxable Equivalent Adjustment.* In ratios 1 and 3, the interest on state, county, and municipal bond investments was adjusted to a fully taxable equivalent basis by multiplying the reported interest by a factor of 1.85. The adjustment assumes that all such interest would be taxed at the highest Federal Income tax rate prevalent in 1982, which was 46%. This ratio indicates how much ratios 1 and 3 were increased in terms of percentage of average total assets because of tax-exempt interest. It is necessary to subtract the percentage shown in this ratio to determine interest income as a percentage of average total assets and net interest margin without regard to the income tax effects of investing in tax-exempt securities. The tax equivalent adjustment must be subtracted similarly to arrive at return on assets.
12. *Tax Provision as a Percentage of Average Total Assets.* This ratio indicates the value of the tax provision that is subtracted from pretax operating income. When comparing your bank to the *Profile*, note that tax strategies vary widely among banks. Many banks are owned by holding companies that finance their bank stock holdings by incurring heavy debt. Interest on that debt is tax deductible for the holding company, and, therefore, these banks need not avail themselves of many tax shelters that other banks find advantageous. The ratio is obtained by dividing applicable income taxes on operating earnings by average total assets.
13. *Return on Assets – Operating Income.* All of the preceding ratios have pointed toward this calculation. Return on assets is probably the best single ratio for evaluating management performance. It relates profits to the amount of resources placed under the manager's stewardship. While it does not evaluate all phases of performance and has limitations for comparative purposes, it tells the analyst more about a bank's performance over one accounting period than any other single ratio.

    Different types of banks in different asset size categories and geographic locations are subject to different regulatory environments and competitive markets. Therefore, most bankers prefer to compare their bank's return on assets to specific peer banks or competitors rather than to a national group. The ratio is obtained by dividing operating income before security gains or losses and after taxes by the average total assets for the year.
14. *Return on Assets – Net Income.* Because the banking industry has adopted a two-line income statement format and because analysts attach considerable significance to both net operating earnings before security gains and losses as well as net income, it is necessary to report two returns on assets ratios. The second ratio merely takes into account the gain or loss on sales of securities and other extraordinary transactions after the tax effect. It is obtained by dividing net income by average total assets.
15. *Return on Equity – Net Income.* This is the only ratio in this series that is not calculated as a percentage of total average assets. It is a key ratio with which all bank stockholders are concerned. It measures the percentage return the bank earns on average stockholders' equity. Because stockholders' equity as a percentage of assets can vary considerably from bank to bank, this ratio is greatly influenced by leverage. A highly leveraged bank may show a very high return on equity, but a somewhat lower return on assets in relationship to its peer group. Conversely, a bank that has been retaining a large portion of its earnings may show up very poorly on return on equity but still be a high-performance

bank when measured on return on assets. A high equity ratio gives a bank a head start in maximizing return on assets because no interest accrues on stockholders' equity. For purposes of the *Profile*, equity capital is defined as capital stock, surplus, undivided profits, and any contingent reserves or appropriation of undivided profits. It does not include valuation reserves. The ratio is obtained by dividing net income by average equity capital.

Yields and Rates

16. *Tax Equivalent Yield on Earning Assets.* The key ratio determines how well the bank is being managed and how well it is performing. It measures the productivity of earning assets. Tax-exempt interest has been converted to its fully taxable equivalent basis for purposes of this ratio. Earning assets include all investment securities, loans net of unearned discount, interest-bearing balances with other banks, and direct lease financing. The ratio is calculated by taking all interest and fees on loans plus interest and dividends on all investment securities, and income from direct lease financing plus the tax equivalent adjustment on tax-exempt interest and dividing the sum by average earning assets, as defined previously.
17. *Break-Even Yield.* This is one of the key ratios in analyzing bank performance. It discloses the absolute minimum yield necessary on average earning assets for the bank to break even for the year. The lower the break-even yield, the easier it is to achieve high performance. The important factors contributing to a low break-even yield are (1) a low interest expense ratio, (2) tight control of noninterest expense, and (3) a high noninterest income ratio.

    The formula for this ratio requires deducting total noninterest income from total expenses to arrive at a subtotal of expenses net of noninterest income. This net expense figure is then divided by total average earning assets to obtain the ratio.
18. *Yield on Investment Securities (FTE).* This is the total tax equivalent yield for the full investment portfolio of the bank, including both taxable and nontaxable securities. Interest on tax-exempt securities is adjusted upward by a factor of 1.85 to arrive at fully taxable equivalence. This ratio is obtained by dividing the total interest earned on the securities portfolio plus the tax equivalent adjustment by average outstanding balances in the investment portfolio.
19. *Yield on Loans.* This ratio measures the bank's yield on its total loan portfolio. Usury laws will cause significant variances from state to state. A bank's pricing strategy and loan mix will also affect this ratio considerably. The calculation of the ratio consists of dividing the total interest and fees on loans by the average total loans outstanding. Loans are net of unearned discount.
20. *Net Charge-Offs as a Percentage of Average Loans.* This ratio shows actual charge-offs net of recoveries as a percentage of average loans. The ratio is obtained by calculating the net charge-offs for the year, subtracting recoveries, and dividing the difference by the average total loans net of unearned discount.
21. *Loan Loss Provision as a Percentage of Average Loans.* This ratio relates the level of this year's loan loss provision to the total average loans outstanding. It should be reviewed in comparison with ratio 20 for several years to determine whether the loan loss reserve is being depleted or increased. When comparing loan loss experience from bank to bank, it is recommended that ratio 19, yield on loans, be reviewed also to determine if the yield on loans net of loan loss provision compares favorably or unfavorably. This ratio is obtained by dividing the reported loan loss provision by the average total loans outstanding net of unearned discount.
22. *Rate on Time and Savings Deposits.* This ratio discloses the composite effective rate paid by the bank on its total time and savings deposits. The ratio is obtained by dividing the total interest paid on all time and savings deposits by average outstanding time and saving deposit balances.
23. *Rate on Total Interest Funds.* This ratio reveals the total effective rate paid on all interest-bearing liabilities, including time and savings deposits, Federal funds purchased, capital notes and debentures, and any other interest-bearing liabilities. The ratio is obtained by dividing the

total interest paid by the average of all interest-bearing liabilities, including time and savings deposits.

24. *Interest Expense as a Percentage of Average Earning Assets.* This ratio indicates the total interest expense paid expressed as a percentage of average earning assets. The lower the ratio, the more positive the effect on net income. Total interest expense is divided by average total assets to obtain the ratio.

Capital Position

25. *Effective Tax Rate on Operating Income.* This ratio indicates the percentage of operating income that is accrued and/or paid out in the form of income tax. The ratio is obtained by dividing the applicable income taxes on operating income by income before security gains and losses and before tax.

26. *Cash Dividends as a Percentage of Operating Income.* This ratio reveals the percentage of operating income paid out in the form of dividends. Reciprocally, it reveals the percentage of operating income retained in the capital accounts by the bank. Cash dividends as reported by the bank in its supervisory report is divided by operating income before security transactions and the after-tax provision to arrive at the ratio.

27. *Capital Formation Rate.* This ratio discloses what level of asset growth may be sustained by a bank without causing a deterioration in the equity to assets ratio. It is calculated by dividing the retained income (net income as reported less dividends paid) by the average equity capital for the year. A bank that is growing in resources will need to retain more income each year to maintain the same capital ratio. Banks experiencing fast growth will have to retain a greater portion of their income than banks experiencing slow asset growth if they intend to maintain their capital ratio level.

28. *Equity Capital as a Percentage of Assets.* Capital notes and debentures are excluded from this ratio. Only stockholders' equity capital is included. The ratio indicates how much of the total assets are financed by the bank's shareholders. Generally, the larger the bank, the lower the percentage of stockholders' equity to average total assets.

    This ratio is calculated by adding preferred stock, common stock, surplus, undivided profits, and reserves for contingencies and other capital reserves to determine a sum of total equity capital. Total equity capital is then divided by the average total assets of the bank.

Productivity

29. *Earning Assets as a Percentage of Assets.* This ratio indicates how well management is putting bank assets to work. It is also a key ratio. In general, high-performance banks have a high ratio of earning assets to total assets. The ratio is obtained by dividing the total earning assets of the bank by average total assets.

30. *Cash and Noninterest-Bearing Due from Bank Balances as a Percentage of Average Total Assets.* Banks that closely manage their cash and due from balances tend to be among the higher performing banks. This ratio is also influenced by reserve requirements, correspondent bank servicing volume, deposit turnover, and proximity to clearing banks. The ratio is obtained by dividing the average cash and noninterest-bearing due from bank balances by the average total assets for the bank.

31. *Noninterest Income as a Percentage of Noninterest Expense.* This ratio indicates the percentage of noninterest expense that is covered by service charges and other fee income. As bank overhead increases, bankers must try to increase their service charges and fee income to keep pace. Generally, high-performance banks cover a greater percentage of noninterest income than do less profitable banks. The ratio is obtained by dividing noninterest income by total noninterest expense.

32. *Personnel Expense per Employee.* This ratio is calculated by dividing employee wages, benefits, and employment taxes by full-time equivalent employees.

33. *Employees per Million Assets.* This ratio indicates how well the bank is managing its human resources. Larger branch systems generally have more employees per million assets than do unit banks. In addition, those banks with large nonbalance sheet operations, e.g., a large trust department, will show a higher number of employees per million assets than banks without these nonbalance sheet operations. The ratio is obtained by dividing the average full-time equivalent employees as reported in the call reports by the average total assets of the bank in millions.

34. *Noninterest Income as a Percentage of Salaries.* This ratio is calculated by dividing noninterest income by salaries and benefits.

Asset/Liability Management:

- Use of Funds

The following ratios indicate the proportion of key asset categories to earning assets, indicating the bank's use of its funds in these areas.

35. *Investment Securities (and Interest-Bearing Balances) as a Percentage of Earning Assets.* This ratio indicates the bank's corporate strategy for asset composition. Does the bank invest heavily in securities as opposed to loans? Does the bank look to its investment portfolio as its primary source of interest income? The ratio is computed by dividing the average total balance of investment portfolio securities and interest-bearing balances by the average earning assets of the bank. Investment portfolio securities do not include Federal funds sold or trading account securities.
36. *Fed Funds Sold as a Percentage of Earning Assets.* This ratio is computed by dividing Fed funds sold and securities purchased under agreements to resell by average earning assets.
37. *Total Loans.* This ratio provides an indication of whether the bank is pursuing an aggressive strategy of seeking new loans or a passive one of accommodating the credit needs of its community. Either strategy can yield high profitability. The ratio is obtained by dividing the average outstanding loan balances net of unearned discount by the average earning assets of the bank.
38. *Reserve for Loan Losses.* This ratio is obtained by dividing the loan loss reserve at the end of the year by the average earning assets.
39. *Real Estate Loans – Residential.* This ratio shows the percentage of average earning assets represented by residential real estate loans. Residential loans are defined as those secured by one to four family residential properties. The ratio is obtained by dividing total residential real estate loans by average earning assets.
40. *Real Estate Loans – Other.* This ratio represents all other real estate not classified as residential, including real estate loans secured by farm land, multifamily residential structures, nonfarm and nonresidential properties, as well as construction and land development loans. The ratio is obtained by totaling the nonresidential real estate loans and dividing by the average earning assets.
41. *Commercial and Industrial Loans.* This ratio reveals the percentage of earning assets comprised of commercial and industrial loans. The ratio is obtained by dividing the average commercial and industrial loans outstanding by the average earning assets.
42. *Personal Loans.* Personal loans are defined as loans to individuals for household, family, and other personal expenditures. The ratio is obtained by totaling these loans and dividing by average earning assets.
43. *Agricultural/Lease Financing/ Other Loans.* These loans include loans to farmers, to financial institutions, loans for purchasing or carrying securities, and all other loans. The ratio is obtained by summing the total amounts of these loans and dividing by average earning assets.

Asset/Liability Management:

- Sources of Funds

The following ratios indicate the proportion of the key sources of funds to earning assets, indicating the relative importance of each source to the bank.

44. *Demand Deposits (IPC) as a Percentage of Earning Assets.* This ratio shows the average total demand deposits (IPC) as a percentage of average earning assets. It is obtained by dividing the average total demand deposits (IPC) of the bank by average earning assets.
45. *Public Funds – Demand as a Percentage of Earning Assets.* Public fund deposits are considered to be relatively volatile. The ratio is obtained by dividing average public funds-demand by average earning assets.
46. *Total Demand Deposits as a Percentage of Assets.* This ratio shows average total demand deposits as a percentage of average earning assets. It is obtained by dividing the average total domestic demand deposits of the bank by average earning assets.
47. *Savings Deposits (IPC) as a Percentage of Earning Assets.* This ratio relates average total domestic savings deposits, exclusive of time certificates, to average earning assets of the bank. These deposits represent the bank's lower cost time deposits. The ratio is obtained by dividing average total savings deposits by average earning assets.
48. *Time Deposits (IPC) as a Percentage of Earning Assets.* This ratio is calculated by dividing time deposits (IPC) by average earning assets.

49. *Public Funds – Time as a Percentage of Earning Assets.* These funds usually represent high-cost money that is subject to wide fluctuations in balances. The ratio is obtained by dividing time public funds by average earning assets.

50. *Total Time and Savings Deposits as a Percentage of Earning Assets.* This ratio is calculated by dividing total time and savings deposits by average earning assets.

51. *Memo: Money Market Certificates as a Percentage of Earning Assets.* Money market time deposits include certificates in denominations of $10,000 or more but less than $100,000, with original maturities of 26 weeks. In the aggregate, these deposits represent a variable rate source of funds that must be monitored closely for accurate profit planning. The ratio is calculated by averaging money market time deposits as reported on Schedule F in the Consolidated Report of Condition and dividing by average earning assets.

52. *Memo: Time Deposits over $100,000 as a Percentage of Earning Assets.* Time deposits over $100,000 in amount are not subject to Regulation Q rate ceilings. They represent an important variable rate source of funds to banks. The ratio is obtained by dividing the reported domestic time deposits over $100,000 by the average earning assets of the bank.

53. *Foreign Deposits as a Percentage of Earning Assets.* These deposits are held primarily in the bank's overseas branches. This ratio is obtained by dividing deposits in foreign branches and Edge Act subsidiaries by average earning assets.

54. *Total Deposits as a Percentage of Earning Assets.* This ratio shows the percentage of assets funded by deposits both domestic and foreign. It is obtained by dividing average deposits by average earning assets.

55. *Borrowings as a Percentage of Assets.* The following interest-bearing nondeposit liabilities are included in borrowings: Federal funds purchased and securities sold under agreements to repurchase in the domestic offices of the bank and its Edge and Agreement subsidiaries, interest-bearing demand notes issued to the U.S. Treasury, other liabilities for borrowed money, mortgage indebtedness, and liability for capitalized leases. The bank's liability on acceptances executed and outstanding is excluded as are liabilities itemized on Schedule H. Borrowings so defined are divided by average earnings assets to calculate this ratio.

56. *Net Large Liabilities.* Large denomination liabilities are typically a bank's highest cost and least dependable source of funds. This ratio measures the sum of large denomination liabilities less short-term investments and divides the net, if positive, by average total assets. If short-term investments exceed large denomination liabilities, no large liability dependence is reported.

    Large denomination liabilities are defined as domestic time deposits over $100,000, Federal funds purchased, and securities sold under agreement to repurchase in domestic offices of the bank and its Edge and Agreement subsidiaries, all deposits in foreign offices, interest-bearing demand notes payable to the U.S. Treasury, and other liabilities for borrowed money. The sum of all of these make up large denomination liabilities for purposes of this ratio.

    Next, short-term investments are subtracted. Short-term investments are defined as Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge Act subsidiaries, interest-bearing time deposits with other banks, trading account securities, investments maturing within one year, and loans to brokers and dealers for the purpose of purchasing securities.

    The sum of these short-term investments is then subtracted from large denomination liabilities (demand deposits and other liabilities) as previously defined to arrive at a net total. If the net total is a positive number, it is divided by average total assets to yield the reported large liability dependence ratio. The *Profile* reports zero large liability dependence if the numerator is negative, or, in other words, if short-term investments exceed large liabilities.

57. *Non Rate Asset/Liability Gap.* This ratio is calculated by subtracting nonpaying liabilities (demand deposits and other liabilities) and capital from nonearning assets and dividing the result by earning assets.

Growth Statistics

58. *Income Before Security Transactions – One Year.* This ratio reveals the simple percentage

increase or decrease in net operating income before securities transactions achieved in calendar year 1983. The ratio is calculated by subtracting 1982 net operating income from 1983 net operating income before security transactions and dividing this difference by the 1982 figure.

59. *Net Income–One Year.* This ratio discloses a simple percentage increase or decrease in net income achieved in calendar year 1983 over 1982. The ratio is obtained by subtracting 1982 net income from 1983 net income after security transactions and dividing the difference by the 1982 net income figure.

60. *Average Assets–One Year.* This ratio shows the simple percentage increase or decrease in average total assets for calendar year 1983. The ratio is obtained by subtracting 1982 average total assets from 1983 average total assets and dividing by the 1982 figure.

61. *Income Before Security Transactions–Five Years.* This ratio represents a simple percentage increase or decrease in income before security transactions achieved in 1983 as compared to 1978. The ratio is obtained by subtracting 1978 net operating income before security transactions from 1983 net operating income before security transactions and dividing the difference by 1978 net operating income.

62. *Net Income–Five Years.* This ratio discloses the simple percentage increase or decrease in net income after securities transactions from 1978 to 1983. It is the same as ratio 60, except that securities transactions have been included. The ratio is arrived at by subtracting 1978 net income from 1983 net income and dividing the difference by the 1978 figure.

63. *Average Assets–Five Years.* This ratio shows a simple percentage increase or decrease in average assets from 1978 to 1983. Growth is an important factor in assessing a bank's future. Growth prospects have a significant effect on the price earnings ratio at which a bank's stock trades. This simple growth ratio provides a readily comparable statistic by which banks can compare their growth performance to that of other banks. The ratio is obtained by subtracting 1978 average total assets from 1983 average total assets and dividing by the 1978 figure.

Bank Administration Institute

Profit Distribution Profile 1983 Resource Class 1 Based On 1574 Banks

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	8.72	10.28	11.17	11.85	12.47
2) INTEREST EXPENSE	7.32	6.83	6.23	5.21	3.29
3) NET INTEREST MARGIN	3.50	4.21	4.99	5.88	6.88
4) TRUST INCOME	0.01	0.01	0.27	10.96	39.23
5) SERVICE CHARGES ON DEPOSITS*	0.07	0.14	0.27	0.48	0.80
6) OTHER NON-INTEREST INCOME	0.05	0.10	0.22	0.41	0.74
7) SALARIES AND BENEFITS	3.21	2.55	2.03	1.59	1.31
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	1.31	0.83	0.52	0.31	0.20
9) LOAN LOSS PROVISION	1.72	0.76	0.33	0.13	0.05
10) OTHER NON-INTEREST EXPENSE	2.41	1.77	1.21	0.89	0.68
11) LESS F.T.E. ADJUSTMENT	0.03	0.08	0.22	0.50	0.85
12) TAX PROVISION	0.88	0.54	0.27	0.08	-0.07
13) RETURN ON ASSETS--OPERATING INCOME	-1.55	0.23	0.91	1.45	1.93
14) RETURN ON ASSETS--NET INCOME	-1.52	0.25	0.95	1.45	1.93
15) RETURN ON EQUITY--NET INCOME	-10.82	2.12	8.74	13.55	17.87
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	10.38	11.70	12.60	13.45	14.43
17) BREAK EVEN YIELD	14.45	12.34	10.96	9.89	8.69
18) YIELD ON INVESTMENT SECURITIES (FTE)	8.42	9.81	11.23	12.34	13.50
19) YIELD ON LOANS	10.92	12.58	13.48	14.37	15.33
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	2.96	1.38	0.51	0.12	-0.02
21) LOAN LOSS PROVISION % AVERAGE LOANS	3.24	1.48	0.69	0.28	0.11
22) RATE ON TIME AND SAVINGS	9.53	9.01	8.52	7.92	6.22
23) RATE ON TOTAL INTEREST FUNDS	9.51	9.02	8.52	7.92	6.22
24) INTEREST EXPENSE % EARNING ASSETS	8.31	7.67	7.00	6.01	4.04
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	5.37	12.50	22.22	32.03	45.87
26) CASH DIVIDEND AS % OF OPERATING INCOME	4.16	11.49	30.30	61.53	109.09
27) CAPITAL FORMATION RATIO	-12.70	-0.89	5.60	10.01	13.82
28) EQUITY CAPITAL AS % OF ASSETS	7.24	8.44	10.26	13.77	19.35
Productivity					
29) EARNING ASSETS AS % OF ASSETS	77.63	84.34	89.25	92.30	94.37
30) CASH & DUE (NON-INT.) AS % OF ASSETS	15.63	10.10	6.76	4.86	3.64
31) NON-INT. INCOME % NON-INT. EXPENSE	5.50	9.32	14.50	21.80	28.71
32) PERSONNEL EXPENSE PER EMPLOYEE	28750	23428	19500	16200	13846
33) EMPLOYEES PER MILLION ASSETS	1.73	1.34	1.02	0.78	0.63
34) NON-INTEREST INCOME AS % OF SALARIES	9.88	17.12	28.12	43.33	61.13
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	12.67	20.99	32.71	46.56	58.50
36) FED. FUNDS SOLD	1.99	4.08	7.83	13.71	22.56
37) TOTAL LOANS	32.35	44.08	57.59	69.68	77.87
38) RESERVE FOR LOAN LOSS	0.19	0.33	0.50	0.70	0.97
39) REAL ESTATE LOANS--RESIDENTIAL	1.27	2.98	6.86	12.75	20.85
40) REAL ESTATE LOANS--OTHER	0.96	2.34	4.82	8.97	14.25
41) COMMERCIAL AND INDUSTRIAL LOANS	2.16	4.58	8.79	15.25	26.01
42) PERSONAL LOANS	3.03	5.12	8.39	14.09	20.85
43) AGRIC./ LEASE FIN./ OTHER LOANS	4.60	8.88	16.95	28.53	40.50
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	9.72	12.34	16.18	22.15	31.10
45) PUBLIC FUNDS DEMAND DEPOSITS	0.12	0.43	0.99	2.07	3.97
46) TOTAL DEMAND DEPOSITS*	10.72	13.39	17.69	23.95	33.23
47) SAVINGS DEPOSITS IPC*	13.10	18.01	24.40	31.07	40.30
48) TIME DEPOSITS IPC*	26.53	37.77	47.34	54.94	60.64
49) PUBLIC TIME & SAVINGS DEPOSITS	1.50	3.28	7.02	12.51	19.32
50) TOTAL TIME & SAVINGS DEPOSITS	64.49	74.50	81.02	86.54	91.57
51) MEMO: MONEY MARKET CD'S	8.57	13.55	19.02	24.54	29.65
52) MEMO: TIME DEPOSITS OVER 100M	1.70	3.58	7.93	15.86	26.65
53) FOREIGN DEPOSITS					
54) TOTAL DEPOSITS (FGN.& DOM.)	90.51	94.53	98.48	103.17	110.64
55) BORROWINGS	0.20	0.41	1.02	2.22	5.28
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	7.68	12.90	18.38	25.06	36.37
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-100.00	-41.48	-5.00	39.28	118.07
59) NET INCOME--1 YR.	-106.66	-41.66	-4.72	37.83	124.28
60) AVERAGE ASSETS--1 YR.	-5.18	3.98	10.98	18.13	30.01
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-121.95	-41.17	17.16	74.35	158.97
62) NET INCOME--5 YRS.	-121.64	-38.88	21.66	77.98	172.00
63) AVERAGE ASSETS--5 YRS.	9.93	25.15	40.29	59.93	92.08

* DOMESTIC ONLY

Bank Administration Institute

Profit Distribution Profile 1983 Resource Class 2 Based On 4189 Banks

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	9.87	10.61	11.26	11.86	12.42
2) INTEREST EXPENSE	7.38	6.93	6.39	5.67	4.77
3) NET INTEREST MARGIN	3.54	4.18	4.85	5.59	6.33
4) TRUST INCOME	0.01	0.01	0.03	0.06	0.21
5) SERVICE CHARGES ON DEPOSITS*	0.08	0.14	0.29	0.53	0.86
6) OTHER NON-INTEREST INCOME	0.06	0.10	0.19	0.33	0.54
7) SALARIES AND BENEFITS	2.48	2.05	1.65	1.35	1.12
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.97	0.67	0.45	0.30	0.20
9) LOAN LOSS PROVISION	1.37	0.67	0.33	0.15	0.06
10) OTHER NON-INTEREST EXPENSE	1.95	1.47	1.08	0.79	0.60
11) LESS F.T.E. ADJUSTMENT	0.10	0.24	0.46	0.75	1.08
12) TAX PROVISION	0.81	0.54	0.27	0.09	-0.06
13) RETURN ON ASSETS--OPERATING INCOME	-0.36	0.53	1.04	1.46	1.88
14) RETURN ON ASSETS--NET INCOME	-0.34	0.57	1.05	1.47	1.90
15) RETURN ON EQUITY--NET INCOME	-3.65	6.34	11.42	15.44	19.10
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.37	12.05	12.74	13.46	14.28
17) BREAK EVEN YIELD	13.23	11.77	10.65	9.79	9.03
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.42	10.49	11.52	12.61	13.75
19) YIELD ON LOANS	11.74	12.64	13.34	14.08	14.94
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	2.24	1.07	0.46	0.13	0.01
21) LOAN LOSS PROVISION % AVERAGE LOANS	2.53	1.25	0.65	0.31	0.13
22) RATE ON TIME AND SAVINGS	9.40	9.00	8.54	8.07	7.49
23) RATE ON TOTAL INTEREST FUNDS	9.41	9.00	8.55	8.08	7.49
24) INTEREST EXPENSE % EARNING ASSETS	8.33	7.80	7.21	6.51	5.63
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	4.06	11.68	22.56	32.55	41.63
26) CASH DIVIDEND AS % OF OPERATING INCOME	5.76	13.20	25.67	50.00	91.36
27) CAPITAL FORMATION RATIO	-7.04	2.42	7.81	11.81	15.30
28) EQUITY CAPITAL AS % OF ASSETS	6.83	7.70	9.05	10.90	13.29
Productivity					
29) EARNING ASSETS AS % OF ASSETS	79.48	85.00	89.22	91.73	93.25
30) CASH & DUE (NON-INT.) AS % OF ASSETS	14.36	9.33	6.31	4.52	3.50
31) NON-INT. INCOME % NON-INT. EXPENSE	7.44	11.29	16.75	23.34	30.08
32) PERSONNEL EXPENSE PER EMPLOYEE	27900	23529	19875	17090	15071
33) EMPLOYEES PER MILLION ASSETS	1.34	1.07	0.82	0.63	0.50
34) NON-INTEREST INCOME AS % OF SALARIES	13.85	21.54	32.87	47.87	63.25
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	15.08	23.49	34.01	45.66	55.41
36) FED. FUNDS SOLD	1.52	3.08	5.71	10.15	16.22
37) TOTAL LOANS	36.89	47.26	58.41	68.76	76.99
38) RESERVE FOR LOAN LOSS	0.26	0.38	0.52	0.69	0.91
39) REAL ESTATE LOANS--RESIDENTIAL	1.70	3.98	8.38	15.46	22.96
40) REAL ESTATE LOANS--OTHER	1.56	3.11	5.96	10.11	15.47
41) COMMERCIAL AND INDUSTRIAL LOANS	3.08	5.59	10.26	17.38	27.79
42) PERSONAL LOANS	3.06	5.10	8.60	13.90	20.44
43) AGRIC./ LEASE FIN./ OTHER LOANS	3.86	7.33	13.23	23.67	35.23
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	8.81	11.09	14.78	20.32	27.42
45) PUBLIC FUNDS DEMAND DEPOSITS	0.14	0.37	0.87	1.80	3.24
46) TOTAL DEMAND DEPOSITS*	9.70	12.22	16.28	22.12	29.46
47) SAVINGS DEPOSITS IPC*	16.53	21.15	26.71	33.97	42.68
48) TIME DEPOSITS IPC*	29.76	39.17	48.64	55.58	61.03
49) PUBLIC TIME & SAVINGS DEPOSITS	1.45	3.19	6.02	10.11	15.89
50) TOTAL TIME & SAVINGS DEPOSITS	71.78	78.20	83.26	87.35	91.66
51) MEMO: MONEY MARKET CD'S	7.77	12.70	18.05	23.18	28.13
52) MEMO: TIME DEPOSITS OVER 100M	1.59	3.43	7.03	14.64	25.35
53) FOREIGN DEPOSITS					
54) TOTAL DEPOSITS (FGN.& DOM.)	92.92	95.91	99.56	104.47	111.11
55) BORROWINGS	0.16	0.39	0.98	2.40	5.34
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	7.14	11.78	15.76	20.61	26.54
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-69.96	-23.40	7.72	46.56	130.00
59) NET INCOME--1 YR.	-69.16	-22.85	7.81	46.15	128.78
60) AVERAGE ASSETS--1 YR.	1.12	7.92	13.78	20.66	34.70
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-90.83	-16.23	32.50	87.00	168.08
62) NET INCOME--5 YRS.	-89.42	-12.28	37.36	94.68	183.33
63) AVERAGE ASSETS--5 YRS.	21.44	33.44	47.52	65.54	92.12

* DOMESTIC ONLY

Bank Administration Institute

Profit Distribution Profile 1983 Resource Class 3 Based On 3805 Banks

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	10.02	10.62	11.15	11.71	12.21
2) INTEREST EXPENSE	7.36	6.93	6.40	5.77	5.08
3) NET INTEREST MARGIN	3.65	4.15	4.77	5.43	6.14
4) TRUST INCOME	0.01	0.01	0.03	0.08	0.16
5) SERVICE CHARGES ON DEPOSITS*	0.09	0.16	0.29	0.50	0.79
6) OTHER NON-INTEREST INCOME	0.06	0.11	0.18	0.30	0.49
7) SALARIES AND BENEFITS	2.25	1.84	1.50	1.22	1.04
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.86	0.61	0.42	0.29	0.20
9) LOAN LOSS PROVISION	1.18	0.58	0.29	0.13	0.06
10) OTHER NON-INTEREST EXPENSE	1.71	1.33	1.00	0.77	0.61
11) LESS F.T.E. ADJUSTMENT	0.19	0.34	0.58	0.86	1.15
12) TAX PROVISION	0.72	0.48	0.24	0.06	-0.12
13) RETURN ON ASSETS--OPERATING INCOME	0.12	0.69	1.08	1.44	1.78
14) RETURN ON ASSETS--NET INCOME	0.15	0.71	1.08	1.44	1.78
15) RETURN ON EQUITY--NET INCOME	1.93	8.86	12.75	16.11	19.30
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.44	12.03	12.60	13.29	14.00
17) BREAK EVEN YIELD	12.57	11.26	10.36	9.65	9.01
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.80	10.65	11.59	12.49	13.54
19) YIELD ON LOANS	11.77	12.44	13.11	13.74	14.45
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.93	0.96	0.42	0.15	0.03
21) LOAN LOSS PROVISION % AVERAGE LOANS	2.17	1.12	0.58	0.28	0.13
22) RATE ON TIME AND SAVINGS	9.34	8.96	8.53	8.09	7.69
23) RATE ON TOTAL INTEREST FUNDS	9.36	8.97	8.54	8.11	7.68
24) INTEREST EXPENSE % EARNING ASSETS	8.29	7.78	7.21	6.60	5.94
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	0.32	8.91	19.82	30.81	40.16
26) CASH DIVIDEND AS % OF OPERATING INCOME	7.21	14.98	27.34	49.29	86.10
27) CAPITAL FORMATION RATIO	-2.68	4.26	8.75	12.16	15.35
28) EQUITY CAPITAL AS % OF ASSETS	6.33	7.19	8.31	9.84	11.58
Productivity					
29) EARNING ASSETS AS % OF ASSETS	80.94	85.97	89.44	91.72	93.12
30) CASH & DUE (NON-INT.) AS % OF ASSETS	13.83	8.93	6.29	4.52	3.53
31) NON-INT. INCOME % NON-INT. EXPENSE	9.32	12.91	18.06	24.15	30.64
32) PERSONNEL EXPENSE PER EMPLOYEE	25707	22454	19376	17156	15529
33) EMPLOYEES PER MILLION ASSETS	1.19	0.97	0.76	0.60	0.48
34) NON-INTEREST INCOME AS % OF SALARIES	17.86	24.92	35.86	48.93	64.02
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	17.77	25.45	35.38	45.49	54.58
36) FED. FUNDS SOLD	1.31	2.58	5.12	8.96	14.66
37) TOTAL LOANS	38.59	48.29	57.93	67.41	75.36
38) RESERVE FOR LOAN LOSS	0.29	0.40	0.53	0.69	0.90
39) REAL ESTATE LOANS--RESIDENTIAL	2.45	5.42	10.24	16.99	23.64
40) REAL ESTATE LOANS--OTHER	2.21	4.28	7.16	11.22	16.35
41) COMMERCIAL AND INDUSTRIAL LOANS	3.99	6.84	11.13	18.79	28.70
42) PERSONAL LOANS	3.44	5.60	8.97	13.68	19.33
43) AGRIC./ LEASE FIN./ OTHER LOANS	3.16	5.82	10.24	17.61	28.06
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	8.78	11.20	15.09	20.72	28.07
45) PUBLIC FUNDS DEMAND DEPOSITS	0.16	0.38	0.89	1.78	3.06
46) TOTAL DEMAND DEPOSITS*	9.64	12.41	16.55	22.50	29.78
47) SAVINGS DEPOSITS IPC*	17.86	22.53	28.42	36.06	44.04
48) TIME DEPOSITS IPC*	29.58	38.27	47.08	54.25	59.80
49) PUBLIC TIME & SAVINGS DEPOSITS	1.32	2.89	5.49	9.12	14.17
50) TOTAL TIME & SAVINGS DEPOSITS	72.49	78.16	83.10	87.12	91.17
51) MEMO: MONEY MARKET CD'S	7.17	11.43	16.30	21.03	25.73
52) MEMO: TIME DEPOSITS OVER 100M	1.84	3.69	7.54	14.16	25.15
53) FOREIGN DEPOSITS					
54) TOTAL DEPOSITS (FGN.& DOM.)	93.49	96.35	99.68	104.02	110.54
55) BORROWINGS	0.17	0.44	1.11	2.61	5.39
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	7.70	11.84	15.60	20.08	25.21
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-61.88	-19.46	6.10	33.33	88.75
59) NET INCOME--1 YR.	-60.97	-19.23	7.05	34.56	89.47
60) AVERAGE ASSETS--1 YR.	2.88	8.43	13.99	21.24	36.45
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-64.74	-8.75	37.64	85.56	162.58
62) NET INCOME--5 YRS.	-63.00	-4.54	41.01	90.32	166.98
63) AVERAGE ASSETS--5 YRS.	21.77	34.44	48.13	66.42	101.40

* DOMESTIC ONLY

Bank Administration Institute

Profit Distribution Profile 1983 Resource Class 4 Based On 2676 Banks

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	10.04	10.50	10.99	11.49	11.96
2) INTEREST EXPENSE	7.18	6.77	6.29	5.72	5.13
3) NET INTEREST MARGIN	3.66	4.13	4.71	5.35	5.99
4) TRUST INCOME	0.01	0.02	0.05	0.12	0.22
5) SERVICE CHARGES ON DEPOSITS*	.10	0.18	0.30	0.49	0.74
6) OTHER NON-INTEREST INCOME	.08	0.12	0.18	0.29	0.47
7) SALARIES AND BENEFITS	2.20	1.81	1.49	1.24	1.05
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.83	0.61	0.44	0.32	0.24
9) LOAN LOSS PROVISION	1.05	0.52	0.27	0.14	0.06
10) OTHER NON-INTEREST EXPENSE	1.61	1.29	0.99	0.78	0.64
11) LESS F.T.E. ADJUSTMENT	0.25	0.41	0.61	0.87	1.13
12) TAX PROVISION	0.67	0.43	0.21	0.05	-0.14
13) RETURN ON ASSETS--OPERATING INCOME	0.33	0.73	1.06	1.38	1.70
14) RETURN ON ASSETS--NET INCOME	0.35	0.74	1.06	1.38	1.72
15) RETURN ON EQUITY--NET INCOME	4.63	9.79	13.26	16.50	19.96
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.40	11.90	12.51	13.15	13.84
17) BREAK EVEN YIELD	12.20	11.12	10.27	9.55	8.97
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.98	10.66	11.51	12.36	13.23
19) YIELD ON LOANS	11.62	12.18	12.81	13.50	14.16
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.74	0.85	0.40	0.16	0.04
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.88	0.98	0.53	0.29	0.14
22) RATE ON TIME AND SAVINGS	9.18	8.84	8.43	8.04	7.66
23) RATE ON TOTAL INTEREST FUNDS	9.20	8.86	8.46	8.05	7.68
24) INTEREST EXPENSE % EARNING ASSETS	8.18	7.68	7.13	6.54	5.93
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-3.92	7.06	18.65	29.39	38.61
26) CASH DIVIDEND AS % OF OPERATING INCOME	9.51	18.54	30.84	51.41	82.60
27) CAPITAL FORMATION RATIO	-0.19	4.89	8.78	12.23	15.58
28) EQUITY CAPITAL AS % OF ASSETS	6.14	6.88	7.85	9.05	10.34
Productivity					
29) EARNING ASSETS AS % OF ASSETS	80.60	85.52	88.95	91.21	92.71
30) CASH & DUE (NON-INT.) AS % OF ASSETS	14.25	9.49	6.67	4.93	3.90
31) NON-INT. INCOME % NON-INT. EXPENSE	11.13	14.49	19.08	24.94	30.51
32) PERSONNEL EXPENSE PER EMPLOYEE	24347	21654	19255	17358	15829
33) EMPLOYEES PER MILLION ASSETS	1.13	0.94	0.77	0.63	0.52
34) NON-INTEREST INCOME AS % OF SALARIES	21.41	28.49	37.99	50.60	63.97
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	19.10	26.06	34.91	43.59	52.81
36) FED. FUNDS SOLD	1.19	2.41	4.68	8.48	13.83
37) TOTAL LOANS	40.61	50.03	58.60	67.70	74.79
38) RESERVE FOR LOAN LOSS	0.33	0.44	0.56	0.71	0.89
39) REAL ESTATE LOANS--RESIDENTIAL	3.05	6.39	11.05	17.40	23.29
40) REAL ESTATE LOANS--OTHER	3.09	5.09	8.20	12.62	17.88
41) COMMERCIAL AND INDUSTRIAL LOANS	5.12	8.59	14.04	21.36	30.74
42) PERSONAL LOANS	3.84	5.88	9.06	13.27	18.39
43) AGRIC./ LEASE FIN./ OTHER LOANS	2.31	4.84	8.29	13.61	21.17
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	9.81	12.49	16.28	21.91	28.70
45) PUBLIC FUNDS DEMAND DEPOSITS	0.16	0.34	0.83	1.64	2.75
46) TOTAL DEMAND DEPOSITS*	10.88	13.67	17.67	23.45	30.08
47) SAVINGS DEPOSITS IPC*	18.82	23.88	30.34	38.27	45.70
48) TIME DEPOSITS IPC*	28.88	36.16	44.55	52.03	57.94
49) PUBLIC TIME & SAVINGS DEPOSITS	1.09	2.54	4.97	9.03	14.23
50) TOTAL TIME & SAVINGS DEPOSITS	71.33	76.94	82.31	86.56	90.81
51) MEMO: MONEY MARKET CD'S	6.71	10.34	14.62	19.19	23.23
52) MEMO: TIME DEPOSITS OVER 100M	2.46	4.64	8.87	16.69	25.55
53) FOREIGN DEPOSITS			2.31		
54) TOTAL DEPOSITS (FGN.& DOM.)	94.09	96.97	100.17	104.59	110.29
55) BORROWINGS	0.25	0.66	1.54	3.59	6.99
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	6.93	11.86	15.81	20.45	25.59
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-45.36	-14.60	7.76	28.88	65.13
59) NET INCOME--1 YR.	-45.83	-12.39	9.49	31.43	74.73
60) AVERAGE ASSETS--1 YR.	4.52	9.56	14.99	23.56	36.81
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-52.67	-2.87	38.21	83.85	151.36
62) NET INCOME--5 YRS.	-49.38	0.12	42.32	89.93	169.82
63) AVERAGE ASSETS--5 YRS.	22.91	34.60	49.09	70.98	109.10

* DOMESTIC ONLY

Bank Administration Institute

Profit Distribution Profile 1983 Resource Class 5 Based On 1888 Banks

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	9.72	10.18	10.67	11.17	11.65
2) INTEREST EXPENSE	7.02	6.59	6.13	5.66	5.16
3) NET INTEREST MARGIN	3.53	3.94	4.49	5.13	5.78
4) TRUST INCOME	0.03	0.06	0.14	0.26	0.41
5) SERVICE CHARGES ON DEPOSITS*	0.12	0.18	0.30	0.44	0.64
6) OTHER NON-INTEREST INCOME	0.09	0.13	0.21	0.35	0.58
7) SALARIES AND BENEFITS	2.19	1.82	1.53	1.29	1.10
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.83	0.64	0.49	0.37	0.28
9) LOAN LOSS PROVISION	0.91	0.47	0.26	0.14	0.07
10) OTHER NON-INTEREST EXPENSE	1.72	1.32	1.02	0.82	0.67
11) LESS F.T.E. ADJUSTMENT	0.28	0.41	0.59	0.82	1.04
12) TAX PROVISION	0.59	0.37	0.16	0.01	-0.20
13) RETURN ON ASSETS--OPERATING INCOME	0.30	0.65	0.95	1.26	1.59
14) RETURN ON ASSETS--NET INCOME	0.30	0.65	0.95	1.24	1.58
15) RETURN ON EQUITY--NET INCOME	4.41	9.33	13.29	16.77	20.54
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	10.93	11.43	11.97	12.56	13.26
17) BREAK EVEN YIELD	11.71	10.68	9.95	9.35	8.72
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.87	10.63	11.46	12.27	13.26
19) YIELD ON LOANS	11.29	11.84	12.39	13.06	13.83
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.42	0.72	0.36	0.17	0.06
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.65	0.90	0.52	0.30	0.15
22) RATE ON TIME AND SAVINGS	9.04	8.66	8.31	7.97	7.64
23) RATE ON TOTAL INTEREST FUNDS	9.11	8.71	8.35	8.03	7.70
24) INTEREST EXPENSE % EARNING ASSETS	7.83	7.36	6.89	6.41	5.88
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-14.48	4.79	16.91	27.81	39.18
26) CASH DIVIDEND AS % OF OPERATING INCOME	14.07	25.41	38.54	58.89	94.76
27) CAPITAL FORMATION RATIO	-1.93	3.89	7.74	11.05	14.62
28) EQUITY CAPITAL AS % OF ASSETS	5.60	6.26	7.08	8.16	9.46
Productivity					
29) EARNING ASSETS AS % OF ASSETS	83.91	87.25	89.79	91.55	93.02
30) CASH & DUE (NON-INT.) AS % OF ASSETS	11.49	8.22	6.31	4.81	3.82
31) NON-INT. INCOME % NON-INT. EXPENSE	12.91	17.11	22.20	27.75	34.82
32) PERSONNEL EXPENSE PER EMPLOYEE	24108	21421	19363	17602	15913
33) EMPLOYEES PER MILLION ASSETS	1.13	0.96	0.80	0.65	0.55
34) NON-INTEREST INCOME AS % OF SALARIES	25.79	34.23	44.71	56.54	70.87
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	20.34	26.71	35.12	43.48	51.74
36) FED. FUNDS SOLD	1.08	2.25	4.40	8.10	13.78
37) TOTAL LOANS	42.22	50.12	58.90	66.94	74.10
38) RESERVE FOR LOAN LOSS	0.38	0.49	0.61	0.77	0.96
39) REAL ESTATE LOANS--RESIDENTIAL	3.30	6.28	10.63	15.74	21.30
40) REAL ESTATE LOANS--OTHER	3.70	6.00	9.18	13.57	17.98
41) COMMERCIAL AND INDUSTRIAL LOANS	6.76	10.82	16.71	24.49	32.43
42) PERSONAL LOANS	5.13	8.07	12.12	17.14	22.10
43) AGRIC./ LEASE FIN./ OTHER LOANS	0.38	1.13	3.24	7.50	14.18
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	10.95	13.72	18.05	23.24	29.16
45) PUBLIC FUNDS DEMAND DEPOSITS	0.16	0.34	0.78	1.53	2.65
46) TOTAL DEMAND DEPOSITS*	11.87	14.80	19.15	24.71	30.73
47) SAVINGS DEPOSITS IPC*	18.26	23.67	30.42	37.66	44.40
48) TIME DEPOSITS IPC*	25.86	32.46	40.30	46.63	52.38
49) PUBLIC TIME & SAVINGS DEPOSITS	0.77	2.10	4.82	8.73	13.74
50) TOTAL TIME & SAVINGS DEPOSITS	65.41	72.11	77.90	82.80	86.35
51) MEMO: MONEY MARKET CD'S	5.34	8.50	12.12	16.01	19.34
52) MEMO: TIME DEPOSITS OVER 100M	2.85	5.33	9.98	18.63	30.47
53) FOREIGN DEPOSITS	0.45	5.54	8.90	19.66	23.10
54) TOTAL DEPOSITS (FGN.& DOM.)	90.20	94.44	97.76	101.09	105.63
55) BORROWINGS	0.59	1.56	3.58	7.55	12.24
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	11.04	13.83	17.09	21.58	26.30
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-43.92	-9.34	9.50	28.87	70.60
59) NET INCOME--1 YR.	-44.88	-8.61	11.97	34.58	88.11
60) AVERAGE ASSETS--1 YR.	2.76	9.12	16.20	25.60	41.65
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-48.92	-6.27	37.76	86.16	160.99
62) NET INCOME--5 YRS.	-48.82	-3.05	40.75	89.58	178.18
63) AVERAGE ASSETS--5 YRS.	17.27	31.15	47.14	72.38	116.14

* DOMESTIC ONLY

Bank Administration Institute

Profit Distribution Profile 1983 Resource Class 6 Based On 460 Banks

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	8.92	9.47	10.04	10.60	11.14
2) INTEREST EXPENSE	7.01	6.39	5.98	5.48	5.07
3) NET INTEREST MARGIN	2.72	3.41	4.11	4.75	5.55
4) TRUST INCOME	0.06	0.13	0.21	0.34	0.53
5) SERVICE CHARGES ON DEPOSITS*	0.10	0.16	0.26	0.41	0.56
6) OTHER NON-INTEREST INCOME	0.15	0.27	0.45	0.72	1.09
7) SALARIES AND BENEFITS	2.42	2.01	1.67	1.33	1.02
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.88	0.73	0.57	0.43	0.28
9) LOAN LOSS PROVISION	0.90	0.52	0.30	0.19	0.11
10) OTHER NON-INTEREST EXPENSE	1.87	1.38	1.05	0.82	0.65
11) LESS F.T.E. ADJUSTMENT	0.18	0.32	0.48	0.65	0.87
12) TAX PROVISION	0.46	0.29	0.13	-0.02	-0.20
13) RETURN ON ASSETS--OPERATING INCOME	0.20	0.52	0.78	1.03	1.25
14) RETURN ON ASSETS--NET INCOME	0.24	0.53	0.80	1.03	1.25
15) RETURN ON EQUITY--NET INCOME	3.84	9.24	13.34	16.26	18.80
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	10.54	10.99	11.51	12.07	12.82
17) BREAK EVEN YIELD	11.61	10.61	9.89	9.29	8.79
18) YIELD ON INVESTMENT SECURITIES %(FTE)	9.84	10.67	11.45	12.28	13.32
19) YIELD ON LOANS	10.88	11.40	12.00	12.73	13.58
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.39	0.78	0.40	0.23	0.10
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.64	0.93	0.57	0.39	0.24
22) RATE ON TIME AND SAVINGS	9.13	8.66	8.24	7.95	7.53
23) RATE ON TOTAL INTEREST FUNDS	9.35	8.82	8.40	8.05	7.69
24) INTEREST EXPENSE % EARNING ASSETS	7.99	7.34	6.88	6.41	5.87
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-16.46	3.39	16.56	27.54	38.69
26) CASH DIVIDEND AS % OF OPERATING INCOME	18.83	31.55	42.56	58.53	79.58
27) CAPITAL FORMATION RATIO	-0.31	4.14	7.37	10.28	12.87
28) EQUITY CAPITAL AS % OF ASSETS	4.54	5.28	6.01	6.72	8.14
Productivity					
29) EARNING ASSETS AS % OF ASSETS	80.87	84.24	87.16	89.69	92.03
30) CASH & DUE (NON-INT.) AS % OF ASSETS	12.49	9.98	7.85	6.19	4.50
31) NON-INT. INCOME % NON-INT. EXPENSE	17.87	23.27	30.08	38.83	53.49
32) PERSONNEL EXPENSE PER EMPLOYEE	27989	24648	21220	19074	17203
33) EMPLOYEES PER MILLION ASSETS	1.20	0.99	0.79	0.61	0.42
34) NON-INTEREST INCOME AS % OF SALARIES	35.66	47.18	59.81	81.21	105.93
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	17.92	23.95	31.55	40.61	47.55
36) FED. FUNDS SOLD	0.83	1.90	4.27	8.90	13.02
37) TOTAL LOANS	47.16	53.09	61.65	70.06	76.11
38) RESERVE FOR LOAN LOSS	0.48	0.59	0.71	0.87	1.07
39) REAL ESTATE LOANS--RESIDENTIAL	2.00	4.38	8.60	12.95	16.73
40) REAL ESTATE LOANS--OTHER	3.41	5.60	8.30	12.29	16.13
41) COMMERCIAL AND INDUSTRIAL LOANS	10.62	14.59	19.39	25.80	32.56
42) PERSONAL LOANS	3.69	8.26	12.53	16.99	22.04
43) AGRIC./ LEASE FIN./ OTHER LOANS	1.19	2.96	6.38	12.94	21.65
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	12.57	16.97	21.72	26.33	32.29
45) PUBLIC FUNDS DEMAND DEPOSITS	0.23	0.48	0.91	1.67	2.37
46) TOTAL DEMAND DEPOSITS*	13.16	18.14	23.00	28.02	34.05
47) SAVINGS DEPOSITS IPC*	8.77	17.13	25.63	34.54	39.83
48) TIME DEPOSITS IPC*	22.22	26.21	32.10	38.33	44.32
49) PUBLIC TIME & SAVINGS DEPOSITS	0.75	1.59	3.28	5.87	9.36
50) TOTAL TIME & SAVINGS DEPOSITS	40.82	52.82	66.32	73.08	78.46
51) MEMO: MONEY MARKET CD'S	1.76	4.57	8.11	11.30	13.62
52) MEMO: TIME DEPOSITS OVER 100M	4.13	6.90	12.19	21.50	34.09
53) FOREIGN DEPOSITS	0.31	1.34	6.56	17.14	33.05
54) TOTAL DEPOSITS (FGN.& DOM.)	79.36	85.56	92.66	96.98	100.59
55) BORROWINGS	4.39	7.10	12.66	19.45	27.87
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	16.10
57) FREE FUNDS RATIO	11.69	14.26	17.73	21.82	25.42
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-48.76	-8.89	7.96	24.32	80.77
59) NET INCOME--1 YR.	-46.71	-6.12	13.66	36.86	125.67
60) AVERAGE ASSETS--1 YR.	1.43	7.97	17.01	27.73	47.84
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-60.27	-7.61	34.73	91.16	172.34
62) NET INCOME--5 YRS.	-57.87	-3.35	41.68	99.95	183.04
63) AVERAGE ASSETS--5 YRS.	18.77	31.21	48.95	76.16	147.20

* DOMESTIC ONLY

Bank Administration Institute

Profit Distribution Profile 1983 Based on 14592 Banks

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	9.77	10.47	11.06	11.62	12.15
2) INTEREST EXPENSE	7.27	6.83	6.31	5.65	4.82
3) NET INTEREST MARGIN	3.56	4.11	4.75	5.45	6.18
4) TRUST INCOME	0.01	0.02	0.08	1.29	4.44
5) SERVICE CHARGES ON DEPOSITS*	0.09	0.16	0.29	0.49	0.78
6) OTHER NON-INTEREST INCOME	0.07	0.12	0.20	0.34	0.56
7) SALARIES AND BENEFITS	2.41	1.97	1.61	1.31	1.10
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.93	0.66	0.46	0.32	0.22
9) LOAN LOSS PROVISION	1.23	0.60	0.30	0.14	0.06
10) OTHER NON-INTEREST EXPENSE	1.84	1.41	1.05	0.80	0.63
11) LESS F.T.E. ADJUSTMENT	0.17	0.30	0.51	0.78	1.07
12) TAX PROVISION	0.73	0.47	0.23	0.06	-0.11
13) RETURN ON ASSETS--OPERATING INCOME	-0.13	0.59	1.02	1.40	1.77
14) RETURN ON ASSETS--NET INCOME	-0.11	0.61	1.03	1.40	1.78
15) RETURN ON EQUITY--NET INCOME	-0.17	7.65	12.12	15.80	19.35
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.20	11.87	12.51	13.20	13.96
17) BREAK EVEN YIELD	12.75	11.40	10.42	9.65	8.93
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.59	10.51	11.50	12.45	13.50
19) YIELD ON LOANS	11.55	12.35	13.03	13.74	14.52
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	2.01	0.98	0.43	0.15	0.03
21) LOAN LOSS PROVISION % AVERAGE LOANS	2.25	1.14	0.59	0.30	0.14
22) RATE ON TIME AND SAVINGS	9.30	8.91	8.48	8.04	7.46
23) RATE ON TOTAL INTEREST FUNDS	9.33	8.93	8.50	8.06	7.47
24) INTEREST EXPENSE % EARNING ASSETS	8.21	7.69	7.12	6.47	5.63
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-1.28	9.05	20.17	30.69	40.74
26) CASH DIVIDEND AS % OF OPERATING INCOME	8.14	16.62	29.75	52.74	90.36
27) CAPITAL FORMATION RATIO	-4.38	3.24	7.97	11.64	15.04
28) EQUITY CAPITAL AS % OF ASSETS	6.39	7.23	8.42	10.11	12.30
Productivity					
29) EARNING ASSETS AS % OF ASSETS	80.48	85.54	89.24	91.61	93.17
30) CASH & DUE (NON-INT.) AS % OF ASSETS	13.91	9.21	6.47	4.72	3.67
31) NON-INT. INCOME % NON-INT. EXPENSE	9.43	13.22	18.40	24.74	31.51
32) PERSONNEL EXPENSE PER EMPLOYEE	26280	22656	19567	17189	15373
33) EMPLOYEES PER MILLION ASSETS	1.27	1.03	0.81	0.64	0.52
34) NON-INTEREST INCOME AS % OF SALARIES	18.09	25.67	36.46	50.33	65.69
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	17.03	24.63	34.46	44.89	54.33
36) FED. FUNDS SOLD	1.38	2.79	5.38	9.61	15.64
37) TOTAL LOANS	38.54	48.25	58.40	68.12	75.85
38) RESERVE FOR LOAN LOSS	0.30	0.41	0.55	0.71	0.92
39) REAL ESTATE LOANS--RESIDENTIAL	2.31	5.00	9.49	15.88	22.56
40) REAL ESTATE LOANS--OTHER	2.28	4.15	7.05	11.25	16.36
41) COMMERCIAL AND INDUSTRIAL LOANS	4.31	7.32	12.14	19.43	29.13
42) PERSONAL LOANS	3.59	5.86	9.34	14.26	20.08
43) AGRIC./ LEASE FIN./ OTHER LOANS	2.94	5.71	10.44	18.34	28.20
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	9.48	12.04	15.93	21.48	28.60
45) PUBLIC FUNDS DEMAND DEPOSITS	0.15	0.37	0.87	1.76	3.08
46) TOTAL DEMAND DEPOSITS*	10.40	13.18	17.34	23.18	30.37
47) SAVINGS DEPOSITS IPC*	16.91	21.87	28.02	35.49	43.46
48) TIME DEPOSITS IPC*	28.46	36.96	45.74	52.81	58.45
49) PUBLIC TIME & SAVINGS DEPOSITS	1.25	2.81	5.56	9.60	15.02
50) TOTAL TIME & SAVINGS DEPOSITS	69.30	75.97	81.57	86.02	90.26
51) MEMO: MONEY MARKET CD'S	7.00	11.23	15.99	20.73	25.17
52) MEMO: TIME DEPOSITS OVER 100M	2.07	4.09	8.14	15.75	26.41
53) FOREIGN DEPOSITS	0.07	0.76	1.78	3.08	4.03
54) TOTAL DEPOSITS (FGN.& DOM.)	92.24	95.55	99.14	103.56	109.72
55) BORROWINGS	0.37	0.82	1.83	3.86	7.25
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.51
57) FREE FUNDS RATIO	7.95	12.27	16.24	21.09	27.01
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-62.54	-20.43	6.17	36.09	96.82
59) NET INCOME--1 YR.	-62.94	-19.65	7.29	37.74	102.77
60) AVERAGE ASSETS--1 YR.	1.74	8.09	14.17	21.93	36.35
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-74.00	-12.96	33.98	84.70	161.81
62) NET INCOME--5 YRS.	-72.42	-9.38	38.11	90.38	174.69
63) AVERAGE ASSETS--5 YRS.	19.93	32.65	47.18	67.38	102.49

* DOMESTIC ONLY

Alabama

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1983 ALABAMA BASED ON 298 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	10.13	10.63	11.14	11.70	12.54
2) INTEREST EXPENSE	7.14	6.71	6.25	5.75	5.17
3) NET INTEREST MARGIN	3.85	4.32	4.97	5.58	6.19
4) TRUST INCOME	0.01	0.04	0.11	0.21	0.39
5) SERVICE CHARGES ON DEPOSITS*	0.19	0.30	0.45	0.64	0.87
6) OTHER NON-INTEREST INCOME	0.08	0.13	0.21	0.34	0.56
7) SALARIES AND BENEFITS	2.36	1.97	1.67	1.44	1.25
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.79	0.57	0.44	0.32	0.20
9) LOAN LOSS PROVISION	1.30	0.72	0.31	0.13	0.05
10) OTHER NON-INTEREST EXPENSE	1.83	1.39	1.10	0.86	0.63
11) LESS F.T.E. ADJUSTMENT	0.18	0.39	0.67	0.94	1.23
12) TAX PROVISION	0.68	0.36	0.17	0.05	-0.16
13) RETURN ON ASSETS--OPERATING INCOME	0.02	0.77	1.11	1.50	1.88
14) RETURN ON ASSETS--NET INCOME	-0.14	0.78	1.12	1.49	1.83
15) RETURN ON EQUITY--NET INCOME	-1.93	8.34	12.39	15.57	18.89
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.46	12.00	12.76	13.42	14.22
17) BREAK EVEN YIELD	13.04	11.48	10.42	9.50	8.97
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.03	10.73	11.74	12.68	13.69
19) YIELD ON LOANS	12.01	12.71	13.52	14.30	15.25
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	2.86	1.25	0.56	0.21	0.01
21) LOAN LOSS PROVISION % AVERAGE LOANS	2.90	1.46	0.72	0.36	0.16
22) RATE ON TIME AND SAVINGS	9.45	9.12	8.74	8.35	7.96
23) RATE ON TOTAL INTEREST FUNDS	9.51	9.07	8.74	8.31	7.86
24) INTEREST EXPENSE % EARNING ASSETS	8.12	7.63	7.15	6.52	5.87
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	0.73	7.51	14.57	26.92	37.95
26) CASH DIVIDEND AS % OF OPERATING INCOME	7.81	15.46	27.43	44.03	66.66
27) CAPITAL FORMATION RATIO	-3.94	4.79	8.68	11.67	14.92
28) EQUITY CAPITAL AS % OF ASSETS	6.97	7.87	9.06	10.78	12.88
Productivity					
29) EARNING ASSETS AS % OF ASSETS	81.99	85.37	88.68	90.97	92.45
30) CASH & DUE (NON-INT.) AS % OF ASSETS	12.37	8.97	6.94	5.41	4.34
31) NON-INT. INCOME % NON-INT. EXPENSE	14.28	18.38	23.06	28.73	33.11
32) PERSONNEL EXPENSE PER EMPLOYEE	22319	19730	17695	15700	14142
33) EMPLOYEES PER MILLION ASSETS	1.44	1.16	0.92	0.78	0.65
34) NON-INTEREST INCOME AS % OF SALARIES	26.00	34.96	44.65	55.83	69.00
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	25.41	33.51	42.02	50.61	62.97
36) FED. FUNDS SOLD	1.17	2.53	4.99	8.75	12.96
37) TOTAL LOANS	31.49	41.36	52.81	60.99	70.79
38) RESERVE FOR LOAN LOSS	0.30	0.43	0.61	0.82	1.07
39) REAL ESTATE LOANS--RESIDENTIAL	3.60	5.47	8.92	13.25	19.16
40) REAL ESTATE LOANS--OTHER	2.18	4.05	6.76	10.64	14.43
41) COMMERCIAL AND INDUSTRIAL LOANS	3.01	5.13	9.02	15.23	20.81
42) PERSONAL LOANS	6.48	8.79	12.49	17.49	22.73
43) AGRIC./ LEASE FIN./ OTHER LOANS	3.92	6.03	8.80	12.57	17.99
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	11.54	13.80	16.96	21.14	26.18
45) PUBLIC FUNDS DEMAND DEPOSITS	0.55	1.02	1.66	2.92	4.43
46) TOTAL DEMAND DEPOSITS*	12.98	15.64	19.28	23.76	28.92
47) SAVINGS DEPOSITS IPC*	12.45	15.99	20.29	24.83	29.48
48) TIME DEPOSITS IPC*	36.08	42.99	49.43	55.05	61.46
49) PUBLIC TIME & SAVINGS DEPOSITS	3.84	5.63	8.33	12.95	17.41
50) TOTAL TIME & SAVINGS DEPOSITS	68.64	75.20	80.25	84.52	88.61
51) MEMO: MONEY MARKET CD'S	11.01	14.76	19.03	23.08	28.15
52) MEMO: TIME DEPOSITS OVER 100M	6.21	8.47	12.91	17.89	23.51
53) FOREIGN DEPOSITS		0.02	5.28	10.54	
54) TOTAL DEPOSITS (FGN.& DOM.)	92.10	95.96	99.52	103.84	107.81
55) BORROWINGS	0.17	0.48	1.15	2.79	7.93
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	3.25
57) FREE FUNDS RATIO	10.26	14.29	18.35	22.12	27.03
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-45.11	-9.06	16.79	52.33	147.93
59) NET INCOME--1 YR.	-40.52	-8.92	15.15	52.00	133.05
60) AVERAGE ASSETS--1 YR.	-0.02	6.79	12.31	18.56	31.77
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-60.61	-2.54	41.66	104.68	207.46
62) NET INCOME--5 YRS.	-56.95	-1.06	44.65	102.80	218.66
63) AVERAGE ASSETS--5 YRS.	20.49	30.75	43.71	65.11	105.09

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 298 BANKS IN ALABAMA

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	10.68	11.15	11.30	11.00	10.89	10.40
2) INTEREST EXPENSE	5.79	6.34	6.23	6.25	5.78	5.48
3) NET [illegible]	5.31	4.92	5.15	4.73	4.94	5.51
4) TRUST INCOME	0.00	0.00	0.01	0.05	0.14	0.33
5) SERVICE CHARGES ON DEPOSITS*	0.42	0.47	0.46	0.44	0.42	0.40
6) OTHER NON-INTEREST INCOME	0.23	0.23	0.20	0.19	0.16	0.76
7) SALARIES AND BENEFITS	2.06	1.82	1.60	1.56	1.53	2.00
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.67	0.43	0.41	0.45	0.45	0.70
9) LOAN LOSS PROVISION	0.62	0.39	0.26	0.27	0.21	0.29
10) OTHER NON-INTEREST EXPENSE	1.29	1.28	1.00	0.93	1.00	1.34
11) LESS F.T.E. ADJUSTMENT	0.26	0.40	0.82	0.75	0.84	0.80
12) TAX PROVISION	0.11	0.18	0.15	0.20	0.23	0.13
13) RETURN ON ASSETS--OPERATING INCOME	0.77	0.90	1.30	1.13	1.29	0.97
14) RETURN ON ASSETS--NET INCOME	0.81	0.98	1.32	1.12	1.30	0.93
15) RETURN ON EQUITY--NET INCOME	7.83	10.78	13.31	13.11	15.36	16.26
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.98	12.88	12.82	12.68	12.15	12.02
17) BREAK EVEN YIELD	10.79	10.94	10.17	10.41	9.45	9.73
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.59	11.34	12.03	11.79	12.09	11.87
19) YIELD ON LOANS	13.79	13.66	13.53	13.31	12.94	13.14
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.01	0.67	0.53	0.59	0.35	0.39
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.37	0.93	0.67	0.70	0.40	0.59
22) RATE ON TIME AND SAVINGS	8.52	8.83	8.77	8.63	8.39	8.34
23) RATE ON TOTAL INTEREST FUNDS	8.52	8.85	8.78	8.68	8.42	8.43
24) INTEREST EXPENSE % EARNING ASSETS	6.87	7.23	7.09	7.17	6.73	6.43
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	18.87	19.58	12.05	14.85	17.27	11.26
26) CASH DIVIDEND AS % OF OPERATING INCOME	19.35	25.62	25.86	29.52	35.49	42.38
27) CAPITAL FORMATION RATIO	5.80	6.71	9.31	9.38	10.30	8.72
28) EQUITY CAPITAL AS % OF ASSETS	12.54	8.98	9.53	8.49	8.52	7.60
Productivity						
29) EARNING ASSETS AS % OF ASSETS	85.73	88.79	89.21	88.48	88.97	86.51
30) CASH & DUE (NON-INT.) AS % OF ASSETS	8.32	7.26	6.57	6.73	7.19	9.26
31) NON-INT. INCOME % NON-INT. EXPENSE	20.90	23.02	22.17	24.75	23.99	38.63
32) PERSONNEL EXPENSE PER EMPLOYEE	17833	17050	17887	17749	17606	20210
33) EMPLOYEES PER MILLION ASSETS	1.43	1.01	0.87	0.88	0.88	0.99
34) NON-INTEREST INCOME AS % OF SALARIES	37.38	47.71	42.54	46.28	41.99	72.48
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	43.59	39.60	45.49	38.06	40.97	38.73
36) FED. FUNDS SOLD	6.47	4.61	4.52	5.58	5.10	6.46
37) TOTAL LOANS	48.55	55.30	49.10	53.13	53.68	56.51
38) RESERVE FOR LOAN LOSS	0.56	0.62	0.56	0.64	0.67	0.82
39) REAL ESTATE LOANS--RESIDENTIAL	8.25	9.04	9.41	9.64	7.34	8.68
40) REAL ESTATE LOANS--OTHER	4.60	7.53	6.16	6.28	9.10	7.19
41) COMMERCIAL AND INDUSTRIAL LOANS	6.81	7.69	8.57	10.52	14.84	21.56
42) PERSONAL LOANS	14.68	13.29	11.05	12.88	14.13	14.99
43) AGRIC./ LEASE FIN./ OTHER LOANS	9.63	10.62	8.75	8.99	4.20	4.85
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	17.97	16.34	16.66	16.41	21.03	25.23
45) PUBLIC FUNDS DEMAND DEPOSITS	1.45	1.49	1.81	1.68	2.22	1.82
46) TOTAL DEMAND DEPOSITS*	19.58	18.63	19.21	18.68	22.68	27.12
47) SAVINGS DEPOSITS IPC*	17.87	17.66	20.88	22.23	22.46	19.62
48) TIME DEPOSITS IPC*	46.86	51.04	48.80	51.69	41.07	33.16
49) PUBLIC TIME & SAVINGS DEPOSITS	14.18	10.57	7.82	6.61	7.67	4.44
50) TOTAL TIME & SAVINGS DEPOSITS	82.28	82.52	79.49	81.45	71.89	60.12
51) MEMO: MONEY MARKET CD'S	18.58	19.56	18.82	20.04	15.41	10.89
52) MEMO: TIME DEPOSITS OVER 100M	15.87	13.44	10.33	12.17	14.91	14.33
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	5.28
54) TOTAL DEPOSITS (FGN.& DOM.)	99.41	100.49	99.15	100.59	96.69	88.75
55) BORROWINGS	0.57	0.73	1.13	1.18	3.26	15.27
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	17.66	17.00	19.04	17.84	21.36	22.81
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	47.42	11.49	25.09	4.58	18.45	28.41
59) NET INCOME--1 YR.	48.48	14.32	25.12	3.95	18.21	24.56
60) AVERAGE ASSETS--1 YR.	12.29	9.30	11.98	15.63	17.57	13.33
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	66.17	24.57	39.69	34.52	68.24	83.87
62) NET INCOME--5 YRS.	72.85	33.58	41.37	37.67	75.42	79.12
63) AVERAGE ASSETS--5 YRS.	20.28	39.98	45.59	51.44	44.03	30.90

* DOMESTIC ONLY

Alaska

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1983 ALASKA BASED ON 14 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	9.73	11.72	12.64	13.91	16.91
2) INTEREST EXPENSE	8.58	7.15	5.42	4.45	3.02
3) NET INTEREST MARGIN	4.48	6.30	6.88	8.33	9.20
4) TRUST INCOME	0.02	0.04	0.20	0.38	0.47
5) SERVICE CHARGES ON DEPOSITS*	0.05	0.16	0.47	0.60	0.68
6) OTHER NON-INTEREST INCOME	0.06	0.46	0.60	1.11	3.01
7) SALARIES AND BENEFITS	5.18	3.55	2.72	2.43	1.36
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	2.01	1.29	0.97	0.80	0.54
9) LOAN LOSS PROVISION	1.07	0.71	0.43	0.20	0.08
10) OTHER NON-INTEREST EXPENSE	3.23	2.13	1.57	1.37	0.61
11) LESS F.T.E. ADJUSTMENT	0.02	0.24	0.71	1.15	1.74
12) TAX PROVISION	0.86	0.60	0.40	0.15	0.08
13) RETURN ON ASSETS--OPERATING INCOME	0.09	0.58	1.46	1.78	2.79
14) RETURN ON ASSETS--NET INCOME	0.05	0.95	1.51	1.78	2.80
15) RETURN ON EQUITY--NET INCOME	0.49	7.45	21.44	24.32	29.62
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	10.48	12.81	14.62	16.43	18.76
17) BREAK EVEN YIELD	18.40	13.22	11.47	10.54	8.49
18) YIELD ON INVESTMENT SECURITIES (FTE)	3.53	10.73	13.41	15.64	19.50
19) YIELD ON LOANS	11.13	14.99	16.07	17.95	24.82
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.48	0.78	0.23	0.07	-0.20
21) LOAN LOSS PROVISION % AVERAGE LOANS	2.04	1.05	0.80	0.35	0.18
22) RATE ON TIME AND SAVINGS	13.09	10.40	9.35	9.02	4.66
23) RATE ON TOTAL INTEREST FUNDS	12.26	9.92	9.11	8.73	4.66
24) INTEREST EXPENSE % EARNING ASSETS	9.48	7.80	6.27	5.48	3.25
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	4.76	9.75	20.79	35.86	66.25
26) CASH DIVIDEND AS % OF OPERATING INCOME		3.65	11.72	23.57	
27) CAPITAL FORMATION RATIO	0.49	7.45	20.17	23.54	29.62
28) EQUITY CAPITAL AS % OF ASSETS	4.16	6.67	7.33	10.15	12.88
Productivity					
29) EARNING ASSETS AS % OF ASSETS	79.81	84.07	85.25	89.17	92.84
30) CASH & DUE (NON-INT.) AS % OF ASSETS	13.50	10.21	7.85	5.73	2.50
31) NON-INT. INCOME % NON-INT. EXPENSE	3.10	14.60	22.50	33.02	48.12
32) PERSONNEL EXPENSE PER EMPLOYEE	32767	31022	26663	25042	23388
33) EMPLOYEES PER MILLION ASSETS	1.82	1.21	1.02	0.90	0.44
34) NON-INTEREST INCOME AS % OF SALARIES	6.23	28.54	48.58	61.12	91.44
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	1.40	21.42	28.87	40.48	48.41
36) FED. FUNDS SOLD	0.01	2.12	4.65	10.39	15.78
37) TOTAL LOANS	43.28	54.93	63.42	77.09	82.99
38) RESERVE FOR LOAN LOSS	0.36	0.46	0.72	0.78	1.02
39) REAL ESTATE LOANS--RESIDENTIAL	5.04	7.42	8.85	13.95	21.09
40) REAL ESTATE LOANS--OTHER	5.93	12.86	19.94	29.23	49.55
41) COMMERCIAL AND INDUSTRIAL LOANS	13.32	17.91	20.55	28.93	39.63
42) PERSONAL LOANS	0.49	2.97	4.21	9.20	12.60
43) AGRIC./ LEASE FIN./ OTHER LOANS	0.17	0.70	1.78	3.95	12.10
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	9.17	20.47	29.74	40.00	54.29
45) PUBLIC FUNDS DEMAND DEPOSITS	0.10	0.58	1.48	3.42	8.67
46) TOTAL DEMAND DEPOSITS*	9.17	21.61	32.32	41.26	54.70
47) SAVINGS DEPOSITS IPC*	7.86	10.34	16.64	20.92	32.25
48) TIME DEPOSITS IPC*	17.24	19.46	24.29	32.64	38.55
49) PUBLIC TIME & SAVINGS DEPOSITS	0.19	10.08	15.64	24.27	36.64
50) TOTAL TIME & SAVINGS DEPOSITS	43.71	50.84	58.83	70.59	82.40
51) MEMO: MONEY MARKET CD'S	0.63	1.56	5.90	8.57	11.02
52) MEMO: TIME DEPOSITS OVER 100M	7.76	15.87	27.10	41.62	51.32
53) FOREIGN DEPOSITS			10.67		
54) TOTAL DEPOSITS (FGN.& DOM.)	79.77	90.29	94.00	97.98	105.54
55) BORROWINGS	0.88	4.42	10.33	18.70	21.89
56) NET LARGE LIABILITIES	0.00	0.00	2.23	20.51	27.26
57) FREE FUNDS RATIO	10.98	22.91	29.65	32.94	44.73
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-91.87	-5.14	37.90	65.87	126.98
59) NET INCOME--1 YR.	-95.50	-21.48	21.85	64.28	165.95
60) AVERAGE ASSETS--1 YR.	7.79	10.93	29.62	41.33	77.07
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-77.55	90.27	224.41	N/A	N/A
62) NET INCOME--5 YRS.	-87.75	87.87	205.45	N/A	N/A
63) AVERAGE ASSETS--5 YRS.	-0.50	14.15	43.78	80.60	175.23

* DOMESTIC ONLY

Bank Administration Institute **Alaska**

MEDIANS BY RESOURCE CLASS FOR 14 BANKS IN ALASKA

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	0.00	0.00	12.61	12.96	13.89	11.72
2) INTEREST EXPENSE	0.00	0.00	5.42	5.14	5.71	4.45
3) NET INTEREST MARGIN	0.00	0.00	7.19	7.81	7.03	6.08
4) TRUST INCOME	0.00	0.00	0.00	0.38	0.30	0.07
5) SERVICE CHARGES ON DEPOSITS*	0.00	0.00	0.38	0.32	0.45	0.54
6) OTHER NON-INTEREST INCOME	0.00	0.00	0.26	1.17	0.64	0.89
7) SALARIES AND BENEFITS	0.00	0.00	3.18	4.13	2.59	2.43
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.00	0.00	1.16	1.42	1.13	0.80
9) LOAN LOSS PROVISION	0.00	0.00	0.89	0.65	0.34	0.14
10) OTHER NON-INTEREST EXPENSE	0.00	0.00	1.86	2.43	1.59	1.13
11) LESS F.T.E. ADJUSTMENT	0.00	0.00	0.02	0.37	0.92	1.15
12) TAX PROVISION	0.00	0.00	0.19	0.15	0.42	0.60
13) RETURN ON ASSETS--OPERATING INCOME	0.00	0.00	0.61	0.33	1.75	1.64
14) RETURN ON ASSETS--NET INCOME	0.00	0.00	0.63	0.15	1.77	1.69
15) RETURN ON EQUITY--NET INCOME	0.00	0.00	6.17	1.95	24.32	15.46
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	0.00	0.00	14.62	15.51	15.93	12.63
17) BREAK EVEN YIELD	0.00	0.00	13.82	14.50	11.55	9.00
18) YIELD ON INVESTMENT SECURITIES (FTE)	0.00	0.00	5.03	15.00	13.87	13.23
19) YIELD ON LOANS	0.00	0.00	17.97	16.14	16.67	12.74
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.00	0.00	0.82	0.83	0.23	0.10
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.00	0.00	1.48	0.97	0.67	0.35
22) RATE ON TIME AND SAVINGS	0.00	0.00	8.87	9.70	9.32	9.10
23) RATE ON TOTAL INTEREST FUNDS	0.00	0.00	7.85	9.63	9.19	8.73
24) INTEREST EXPENSE % EARNING ASSETS	0.00	0.00	6.36	6.11	6.50	5.30
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	0.00	0.00	16.95	42.00	20.79	23.62
26) CASH DIVIDEND AS % OF OPERATING INCOME	0.00	0.00	0.00	23.57	11.53	11.72
27) CAPITAL FORMATION RATIO	0.00	0.00	6.17	1.06	23.54	14.85
28) EQUITY CAPITAL AS % OF ASSETS	0.00	0.00	9.70	8.88	6.68	10.94
Productivity						
29) EARNING ASSETS AS % OF ASSETS	0.00	0.00	87.72	83.82	85.29	85.22
30) CASH & DUE (NON-INT.) AS % OF ASSETS	0.00	0.00	6.60	7.22	8.49	9.15
31) NON-INT. INCOME % NON-INT. EXPENSE	0.00	0.00	9.33	18.94	25.88	33.02
32) PERSONNEL EXPENSE PER EMPLOYEE	0	0	29504	27785	25181	25284
33) EMPLOYEES PER MILLION ASSETS	0.00	0.00	1.04	1.47	0.96	0.96
34) NON-INTEREST INCOME AS % OF SALARIES	0.00	0.00	18.03	36.93	50.92	55.45
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	0.00	0.00	13.74	14.10	32.47	40.48
36) FED. FUNDS SOLD	0.00	0.00	13.08	5.26	3.90	2.12
37) TOTAL LOANS	0.00	0.00	72.29	80.04	54.98	56.78
38) RESERVE FOR LOAN LOSS	0.00	0.00	0.86	0.63	0.74	0.46
39) REAL ESTATE LOANS--RESIDENTIAL	0.00	0.00	10.12	15.59	8.97	7.42
40) REAL ESTATE LOANS--OTHER	0.00	0.00	24.88	26.51	15.56	12.86
41) COMMERCIAL AND INDUSTRIAL LOANS	0.00	0.00	34.99	22.42	20.52	17.91
42) PERSONAL LOANS	0.00	0.00	1.73	7.30	4.64	8.78
43) AGRIC./ LEASE FIN./ OTHER LOANS	0.00	0.00	1.41	8.83	1.89	0.27
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	0.00	0.00	21.42	40.83	30.02	31.88
45) PUBLIC FUNDS DEMAND DEPOSITS	0.00	0.00	0.38	1.44	2.16	2.33
46) TOTAL DEMAND DEPOSITS*	0.00	0.00	22.09	42.82	34.38	33.13
47) SAVINGS DEPOSITS IPC*	0.00	0.00	13.49	23.40	12.09	20.20
48) TIME DEPOSITS IPC*	0.00	0.00	37.65	26.22	21.20	24.02
49) PUBLIC TIME & SAVINGS DEPOSITS	0.00	0.00	19.23	11.43	15.08	9.06
50) TOTAL TIME & SAVINGS DEPOSITS	0.00	0.00	70.40	61.07	56.71	53.83
51) MEMO: MONEY MARKET CD'S	0.00	0.00	1.50	8.87	3.96	7.96
52) MEMO: TIME DEPOSITS OVER 100M	0.00	0.00	48.34	20.33	25.52	15.14
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	10.67
54) TOTAL DEPOSITS (FGN.& DOM.)	0.00	0.00	92.49	103.89	95.35	84.75
55) BORROWINGS	0.00	0.00	14.74	2.65	10.33	16.13
56) NET LARGE LIABILITIES	0.00	0.00	13.63	7.15	8.31	0.00
57) FREE FUNDS RATIO	0.00	0.00	22.22	36.26	31.84	29.07
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	0.00	0.00	126.98	-70.43	54.83	13.20
59) NET INCOME--1 YR.	0.00	0.00	-21.48	-85.97	53.72	17.02
60) AVERAGE ASSETS--1 YR.	0.00	0.00	54.95	25.80	32.51	13.38
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	0.00	0.00	108.19	6.36	N/A	127.77
62) NET INCOME--5 YRS.	0.00	0.00	109.09	-41.93	N/A	129.47
63) AVERAGE ASSETS--5 YRS.	0.00	0.00	-0.50	22.06	78.12	48.51

* DOMESTIC ONLY

Arizona

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1983 ARIZONA BASED ON 33 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	6.64	9.34	10.95	11.43	12.59
2) INTEREST EXPENSE	7.22	6.11	5.41	4.41	3.04
3) NET INTEREST MARGIN	2.85	3.71	4.93	5.74	6.52
4) TRUST INCOME		0.06	0.13	0.21	
5) SERVICE CHARGES ON DEPOSITS*	0.05	0.24	0.42	0.72	1.06
6) OTHER NON-INTEREST INCOME	0.05	0.10	0.25	0.46	0.71
7) SALARIES AND BENEFITS	3.46	2.76	2.25	1.95	1.51
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	1.56	1.13	0.74	0.54	0.51
9) LOAN LOSS PROVISION	0.90	0.61	0.48	0.30	0.19
10) OTHER NON-INTEREST EXPENSE	2.35	1.91	1.47	1.29	0.85
11) LESS F.T.E. ADJUSTMENT	0.03	0.09	0.30	0.47	0.57
12) TAX PROVISION	1.30	0.39	0.24	0.11	-0.45
13) RETURN ON ASSETS--OPERATING INCOME	-1.44	-0.60	0.41	0.83	1.03
14) RETURN ON ASSETS--NET INCOME	-1.23	-0.60	0.41	0.83	1.10
15) RETURN ON EQUITY--NET INCOME	-13.23	-4.84	4.73	13.95	19.05
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	7.89	11.48	12.52	13.79	14.72
17) BREAK EVEN YIELD	15.42	12.75	11.80	10.43	8.37
18) YIELD ON INVESTMENT SECURITIES (FTE)	5.24	8.35	10.36	11.70	12.82
19) YIELD ON LOANS	7.91	11.72	13.32	14.67	15.12
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.27	0.89	0.47	0.20	0.10
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.58	0.99	0.78	0.63	0.32
22) RATE ON TIME AND SAVINGS	9.32	8.62	8.15	6.53	5.19
23) RATE ON TOTAL INTEREST FUNDS	9.42	8.66	8.15	6.32	5.27
24) INTEREST EXPENSE % EARNING ASSETS	9.01	7.48	6.46	5.13	3.33
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	11.02	16.64	23.91	32.67	60.47
26) CASH DIVIDEND AS % OF OPERATING INCOME	8.39	18.46	29.73	44.64	65.15
27) CAPITAL FORMATION RATIO	-13.23	-4.84	4.19	9.00	13.47
28) EQUITY CAPITAL AS % OF ASSETS	5.02	5.43	7.75	12.52	15.79
Productivity					
29) EARNING ASSETS AS % OF ASSETS	69.42	79.79	86.46	89.08	91.89
30) CASH & DUE (NON-INT.) AS % OF ASSETS	22.73	12.97	8.07	5.81	4.24
31) NON-INT. INCOME % NON-INT. EXPENSE	4.46	9.86	16.81	23.81	29.90
32) PERSONNEL EXPENSE PER EMPLOYEE	24220	22529	20348	16053	14913
33) EMPLOYEES PER MILLION ASSETS	1.92	1.47	1.10	0.91	0.66
34) NON-INTEREST INCOME AS % OF SALARIES	11.37	20.41	34.81	45.96	64.18
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	3.44	14.84	20.89	26.73	39.20
36) FED. FUNDS SOLD	0.37	2.06	6.82	14.56	19.55
37) TOTAL LOANS	52.47	63.69	70.09	77.92	85.38
38) RESERVE FOR LOAN LOSS	0.31	0.52	0.66	0.77	0.92
39) REAL ESTATE LOANS--RESIDENTIAL	1.19	4.07	10.70	15.71	26.43
40) REAL ESTATE LOANS--OTHER	0.74	3.65	9.27	15.29	26.06
41) COMMERCIAL AND INDUSTRIAL LOANS	9.89	18.08	24.37	35.29	45.27
42) PERSONAL LOANS	2.89	5.11	12.07	18.49	26.41
43) AGRIC./ LEASE FIN./ OTHER LOANS	0.89	2.82	6.08	10.19	16.45
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	11.72	17.82	25.64	29.75	43.76
45) PUBLIC FUNDS DEMAND DEPOSITS	0.05	0.13	0.39	0.84	1.89
46) TOTAL DEMAND DEPOSITS*	11.77	17.98	26.42	30.24	44.11
47) SAVINGS DEPOSITS IPC*	25.12	32.13	39.18	44.27	51.80
48) TIME DEPOSITS IPC*	24.86	30.14	35.01	46.76	52.40
49) PUBLIC TIME & SAVINGS DEPOSITS	0.04	0.85	2.10	3.41	16.17
50) TOTAL TIME & SAVINGS DEPOSITS	64.33	70.42	79.30	87.35	92.83
51) MEMO: MONEY MARKET CD'S	3.35	5.08	7.36	12.67	16.62
52) MEMO: TIME DEPOSITS OVER 100M	3.36	6.01	11.17	26.83	47.60
53) FOREIGN DEPOSITS		0.17	0.33	0.49	
54) TOTAL DEPOSITS (FGN.& DOM.)	92.01	97.50	101.64	110.27	122.22
55) BORROWINGS	0.27	1.07	4.34	7.94	11.68
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	4.36	11.73	16.87	24.80	35.66
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	N/A	7.44	28.33	144.91	N/A
59) NET INCOME--1 YR.	-268.84	9.80	24.32	103.38	275.00
60) AVERAGE ASSETS--1 YR.	-4.62	18.26	25.10	55.96	117.22
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-49.94	-10.69	69.43	133.33	237.14
62) NET INCOME--5 YRS.	-49.63	-11.57	79.82	237.14	N/A
63) AVERAGE ASSETS--5 YRS.	10.79	31.71	57.34	191.87	N/A

* DOMESTIC ONLY

Bank Administration Institute **Arizona**

MEDIANS BY RESOURCE CLASS FOR 33 BANKS IN ARIZONA

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	11.18	10.56	9.62	10.94	11.04	10.34
2) INTEREST EXPENSE	5.10	5.06	5.97	5.12	5.37	5.80
3) NET INTEREST MARGIN	5.35	4.90	3.64	5.81	5.72	4.72
4) TRUST INCOME	0.00	0.00	0.00	0.00	0.00	0.13
5) SERVICE CHARGES ON DEPOSITS*	0.25	0.44	0.23	0.59	0.42	0.45
6) OTHER NON-INTEREST INCOME	0.21	0.15	0.09	0.47	0.57	0.43
7) SALARIES AND BENEFITS	2.66	2.23	2.05	2.77	2.46	2.09
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.95	0.74	0.68	0.94	0.86	0.69
9) LOAN LOSS PROVISION	0.51	0.41	0.66	0.47	0.42	0.45
10) OTHER NON-INTEREST EXPENSE	1.87	1.58	1.37	1.75	1.56	1.12
11) LESS F.T.E. ADJUSTMENT	0.15	0.09	0.32	0.25	0.46	0.50
12) TAX PROVISION	0.00	0.39	0.24	0.24	0.32	0.11
13) RETURN ON ASSETS--OPERATING INCOME	-1.44	0.11	0.07	0.54	0.93	0.75
14) RETURN ON ASSETS--NET INCOME	-1.44	0.11	0.07	0.54	1.02	0.75
15) RETURN ON EQUITY--NET INCOME	-8.75	1.52	0.59	9.88	19.72	13.95
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	14.11	12.44	13.79	12.56	13.05	11.96
17) BREAK EVEN YIELD	15.42	11.89	11.80	11.51	11.42	10.43
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.32	10.17	11.15	9.87	10.23	11.70
19) YIELD ON LOANS	14.42	12.67	13.65	14.29	14.37	12.28
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.06	0.31	0.80	0.87	0.34	0.40
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.91	0.76	1.01	0.89	0.67	0.68
22) RATE ON TIME AND SAVINGS	8.14	7.62	8.27	7.85	8.65	8.30
23) RATE ON TOTAL INTEREST FUNDS	8.14	7.79	8.28	7.89	8.47	8.36
24) INTEREST EXPENSE % EARNING ASSETS	7.48	6.06	7.02	5.87	6.29	6.85
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	0.00	32.67	17.62	22.55	32.98	16.64
26) CASH DIVIDEND AS % OF OPERATING INCOME	0.00	19.60	14.39	30.54	27.11	36.70
27) CAPITAL FORMATION RATIO	-8.75	1.52	0.59	7.42	14.48	9.00
28) EQUITY CAPITAL AS % OF ASSETS	15.79	9.39	7.75	6.21	5.22	5.36
Productivity						
29) EARNING ASSETS AS % OF ASSETS	79.02	85.53	92.68	86.90	88.06	86.46
30) CASH & DUE (NON-INT.) AS % OF ASSETS	12.97	7.57	4.54	7.45	7.25	8.66
31) NON-INT. INCOME % NON-INT. EXPENSE	19.22	15.10	8.38	19.30	18.79	25.91
32) PERSONNEL EXPENSE PER EMPLOYEE	21250	19321	22477	17333	20105	23052
33) EMPLOYEES PER MILLION ASSETS	1.34	1.16	1.00	1.60	1.13	0.91
34) NON-INTEREST INCOME AS % OF SALARIES	40.46	31.95	16.80	38.42	35.95	50.54
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	15.13	18.00	26.73	27.25	15.95	23.74
36) FED. FUNDS SOLD	10.44	8.49	8.09	10.73	3.47	0.81
37) TOTAL LOANS	70.09	70.21	61.68	61.66	76.52	75.44
38) RESERVE FOR LOAN LOSS	0.78	0.62	0.58	0.53	0.72	0.72
39) REAL ESTATE LOANS--RESIDENTIAL	4.17	11.42	5.66	9.52	8.77	14.15
40) REAL ESTATE LOANS--OTHER	10.24	6.48	7.41	10.29	14.28	13.63
41) COMMERCIAL AND INDUSTRIAL LOANS	25.26	25.99	23.94	24.07	20.47	19.30
42) PERSONAL LOANS	10.80	10.59	22.30	15.76	13.01	14.31
43) AGRIC./ LEASE FIN./ OTHER LOANS	16.45	7.72	6.77	2.51	1.25	9.09
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	22.92	25.90	14.16	31.63	26.22	23.93
45) PUBLIC FUNDS DEMAND DEPOSITS	0.36	0.19	0.07	0.31	1.32	0.61
46) TOTAL DEMAND DEPOSITS*	22.92	26.69	14.25	31.95	28.34	26.29
47) SAVINGS DEPOSITS IPC*	50.34	35.02	40.93	44.97	35.59	39.20
48) TIME DEPOSITS IPC*	35.01	43.04	51.55	28.87	31.36	33.10
49) PUBLIC TIME & SAVINGS DEPOSITS	1.86	4.06	2.02	0.04	2.07	0.90
50) TOTAL TIME & SAVINGS DEPOSITS	88.24	80.49	86.74	73.88	71.09	71.55
51) MEMO: MONEY MARKET CD'S	10.25	7.05	5.23	8.68	9.08	10.76
52) MEMO: TIME DEPOSITS OVER 100M	13.14	15.02	26.83	6.65	11.04	7.87
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.33
54) TOTAL DEPOSITS (FGN.& DOM.)	106.63	104.60	99.06	105.84	100.39	98.30
55) BORROWINGS	0.00	1.19	2.62	1.07	6.24	7.95
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	11.73	16.49	13.14	25.81	24.87	17.59
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	79.64	118.94	-139.80	-78.69	-6.11	13.28
59) NET INCOME--1 YR.	82.80	61.06	-112.53	-77.92	16.17	14.73
60) AVERAGE ASSETS--1 YR.	32.79	43.78	44.07	25.81	22.43	20.17
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	237.14	99.17	-117.75	62.30	108.82	33.43
62) NET INCOME--5 YRS.	237.14	99.17	-119.52	159.81	170.69	40.82
63) AVERAGE ASSETS--5 YRS.	59.74	29.04	285.60	125.45	31.71	54.50

* DOMESTIC ONLY

Arkansas

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1983 ARKANSAS BASED ON 259 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	9.74	10.20	10.62	11.17	11.82
2) INTEREST EXPENSE	7.17	6.77	6.42	5.98	5.46
3) NET INTEREST MARGIN	3.42	3.77	4.29	4.80	5.50
4) TRUST INCOME	0.01	0.02	0.05	0.12	0.17
5) SERVICE CHARGES ON DEPOSITS	0.11	0.19	0.30	0.44	0.60
6) OTHER NON-INTEREST INCOME	0.07	0.11	0.19	0.30	0.46
7) SALARIES AND BENEFITS	2.00	1.65	1.41	1.17	0.99
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.70	0.52	0.40	0.28	0.17
9) LOAN LOSS PROVISION	1.01	0.50	0.24	0.10	0.04
10) OTHER NON-INTEREST EXPENSE	1.36	1.07	0.89	0.72	0.58
11) LESS F.T.E. ADJUSTMENT	0.26	0.40	0.61	0.91	1.15
12) TAX PROVISION	0.50	0.33	0.15	0.06	-0.01
13) RETURN ON ASSETS--OPERATING INCOME	0.12	0.71	1.03	1.42	1.92
14) RETURN ON ASSETS--NET INCOME	0.31	0.75	1.05	1.42	1.76
15) RETURN ON EQUITY--NET INCOME	3.50	8.35	11.38	14.47	18.32
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.04	11.61	12.14	12.83	13.84
17) BREAK EVEN YIELD	12.18	10.93	10.03	9.30	8.76
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.10	10.77	11.59	12.53	14.18
19) YIELD ON LOANS	11.14	11.66	12.18	12.66	13.07
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.49	0.81	0.33	0.09	-0.02
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.79	1.04	0.51	0.21	0.10
22) RATE ON TIME AND SAVINGS	9.28	8.89	8.55	8.23	8.00
23) RATE ON TOTAL INTEREST FUNDS	9.26	8.89	8.55	8.26	7.98
24) INTEREST EXPENSE % EARNING ASSETS	8.33	7.84	7.27	6.84	6.23
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	0.29	6.50	14.18	21.23	29.36
26) CASH DIVIDEND AS % OF OPERATING INCOME	5.40	10.81	20.45	35.71	50.69
27) CAPITAL FORMATION RATIO	0.39	5.79	8.50	11.94	15.07
28) EQUITY CAPITAL AS % OF ASSETS	6.44	7.69	8.96	10.72	13.08
Productivity					
29) EARNING ASSETS AS % OF ASSETS	80.38	85.16	88.51	90.57	92.31
30) CASH & DUE (NON-INT.) AS % OF ASSETS	14.46	9.90	7.30	5.31	4.31
31) NON-INT. INCOME % NON-INT. EXPENSE	11.41	15.25	19.75	25.65	30.91
32) PERSONNEL EXPENSE PER EMPLOYEE	22909	19571	17714	16275	14461
33) EMPLOYEES PER MILLION ASSETS	1.09	0.91	0.78	0.65	0.55
34) NON-INTEREST INCOME AS % OF SALARIES	22.04	29.09	40.11	52.01	62.12
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	20.59	28.52	38.04	50.15	62.40
36) FED. FUNDS SOLD	0.81	1.82	4.43	7.95	14.23
37) TOTAL LOANS	32.28	44.32	56.03	65.86	72.71
38) RESERVE FOR LOAN LOSS	0.24	0.35	0.48	0.62	0.79
39) REAL ESTATE LOANS--RESIDENTIAL	2.84	4.84	8.64	13.14	17.00
40) REAL ESTATE LOANS--OTHER	2.00	4.21	7.76	12.28	16.86
41) COMMERCIAL AND INDUSTRIAL LOANS	4.80	8.87	15.26	23.23	29.24
42) PERSONAL LOANS	2.46	3.90	6.38	9.41	13.40
43) AGRIC./ LEASE FIN./ OTHER LOANS	2.89	5.24	10.20	17.32	26.64
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	10.69	12.37	14.93	18.67	23.27
45) PUBLIC FUNDS DEMAND DEPOSITS	0.52	0.85	1.41	2.28	3.04
46) TOTAL DEMAND DEPOSITS*	11.84	13.83	16.44	20.58	24.71
47) SAVINGS DEPOSITS IPC*	21.32	25.78	30.62	36.86	42.21
48) TIME DEPOSITS IPC*	31.35	38.72	44.51	52.22	58.42
49) PUBLIC TIME & SAVINGS DEPOSITS	2.77	3.88	5.82	7.78	11.85
50) TOTAL TIME & SAVINGS DEPOSITS	72.76	79.18	83.22	88.41	93.02
51) MEMO: MONEY MARKET CD'S	10.12	14.57	18.06	21.91	26.84
52) MEMO: TIME DEPOSITS OVER 100M	3.79	6.01	9.06	13.92	18.19
53) FOREIGN DEPOSITS					
54) TOTAL DEPOSITS (FGN.& DOM.)	93.79	96.65	99.81	104.46	110.70
55) BORROWINGS	0.26	0.59	1.20	3.07	6.33
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	6.38	11.18	15.53	19.61	23.55
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-79.77	-11.78	14.46	49.20	123.71
59) NET INCOME--1 YR.	-65.82	-14.67	12.79	47.36	111.33
60) AVERAGE ASSETS--1 YR.	3.29	9.53	13.75	19.81	27.44
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-63.44	-8.60	32.50	87.50	141.64
62) NET INCOME--5 YRS.	-56.16	-4.53	37.50	87.66	149.76
63) AVERAGE ASSETS--5 YRS.	21.44	30.73	42.91	59.46	79.12

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 259 BANKS IN ARKANSAS

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	10.60	10.74	10.48	10.70	10.51	10.25
2) INTEREST EXPENSE	5.86	6.44	6.42	6.48	6.25	5.87
3) NET INTEREST MARGIN	5.00	4.35	4.23	4.33	4.17	4.07
4) TRUST INCOME	0.00	0.01	0.05	0.02	0.07	0.23
5) SERVICE CHARGES ON DEPOSITS*	0.30	0.30	0.28	0.26	0.31	0.39
6) OTHER NON-INTEREST INCOME	0.25	0.15	0.19	0.17	0.22	1.07
7) SALARIES AND BENEFITS	1.62	1.50	1.35	1.30	1.34	2.11
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.44	0.40	0.39	0.35	0.43	0.79
9) LOAN LOSS PROVISION	0.26	0.26	0.28	0.20	0.30	0.48
10) OTHER NON-INTEREST EXPENSE	1.15	0.95	0.82	0.81	0.86	1.47
11) LESS F.T.E. ADJUSTMENT	0.45	0.60	0.68	0.73	0.55	0.28
12) TAX PROVISION	0.17	0.12	0.17	0.19	0.14	0.07
13) RETURN ON ASSETS--OPERATING INCOME	1.14	1.03	1.05	1.13	0.89	0.62
14) RETURN ON ASSETS--NET INCOME	1.16	1.05	1.11	1.15	0.88	0.58
15) RETURN ON EQUITY--NET INCOME	9.43	9.93	11.06	13.74	11.37	12.08
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.99	12.74	12.01	12.21	11.70	11.87
17) BREAK EVEN YIELD	10.17	10.54	10.01	9.72	9.73	10.78
18) YIELD ON INVESTMENT SECURITIES (FTE)	11.09	11.73	11.15	11.75	11.69	10.34
19) YIELD ON LOANS	12.55	12.33	12.19	12.14	11.65	13.30
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.55	0.33	0.31	0.28	0.40	0.58
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.78	0.49	0.53	0.41	0.54	0.86
22) RATE ON TIME AND SAVINGS	8.67	8.59	8.58	8.55	8.34	8.18
23) RATE ON TOTAL INTEREST FUNDS	8.67	8.61	8.53	8.58	8.44	8.98
24) INTEREST EXPENSE % EARNING ASSETS	6.56	7.46	7.35	7.33	7.10	6.92
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	13.69	13.41	14.85	13.27	14.39	6.17
26) CASH DIVIDEND AS % OF OPERATING INCOME	15.48	20.00	19.13	21.09	22.71	37.34
27) CAPITAL FORMATION RATIO	7.46	7.42	8.37	11.05	9.28	7.10
28) EQUITY CAPITAL AS % OF ASSETS	13.08	9.50	9.58	8.22	7.76	5.44
Productivity						
29) EARNING ASSETS AS % OF ASSETS	89.78	87.29	88.48	88.60	89.25	84.89
30) CASH & DUE (NON-INT.) AS % OF ASSETS	7.30	8.70	6.69	6.54	6.46	9.82
31) NON-INT. INCOME % NON-INT. EXPENSE	15.42	17.54	20.80	21.45	24.45	37.95
32) PERSONNEL EXPENSE PER EMPLOYEE	16200	17714	17750	17529	18504	20093
33) EMPLOYEES PER MILLION ASSETS	0.97	0.80	0.76	0.73	0.78	0.88
34) NON-INTEREST INCOME AS % OF SALARIES	31.49	32.53	41.62	40.55	47.43	81.56
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	49.27	35.45	38.71	38.92	32.11	17.74
36) FED. FUNDS SOLD	11.66	4.77	4.16	3.14	2.81	11.08
37) TOTAL LOANS	37.15	55.85	52.25	57.93	63.04	66.51
38) RESERVE FOR LOAN LOSS	0.30	0.49	0.47	0.49	0.52	0.72
39) REAL ESTATE LOANS--RESIDENTIAL	5.35	9.12	7.47	9.97	9.76	5.43
40) REAL ESTATE LOANS--OTHER	2.04	7.06	7.35	9.53	10.83	8.10
41) COMMERCIAL AND INDUSTRIAL LOANS	11.81	14.79	12.76	15.65	23.11	18.52
42) PERSONAL LOANS	4.82	6.64	5.95	6.47	6.90	10.33
43) AGRIC./ LEASE FIN./ OTHER LOANS	6.40	11.71	12.30	9.67	8.23	7.40
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	20.91	14.79	14.41	14.47	16.44	25.77
45) PUBLIC FUNDS DEMAND DEPOSITS	1.92	1.56	1.61	1.01	0.86	1.86
46) TOTAL DEMAND DEPOSITS*	22.91	16.69	15.86	16.02	18.31	28.12
47) SAVINGS DEPOSITS IPC*	23.51	31.69	29.68	31.65	32.70	24.90
48) TIME DEPOSITS IPC*	41.20	46.90	46.36	44.06	38.81	27.33
49) PUBLIC TIME & SAVINGS DEPOSITS	8.15	6.07	5.15	4.66	6.17	3.06
50) TOTAL TIME & SAVINGS DEPOSITS	79.76	84.66	83.48	83.44	78.83	58.45
51) MEMO: MONEY MARKET CD'S	22.64	19.52	19.11	15.65	14.80	4.56
52) MEMO: TIME DEPOSITS OVER 100M	9.18	9.08	8.59	8.52	11.94	12.19
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.00
54) TOTAL DEPOSITS (FGN.& DOM.)	98.66	100.90	100.04	99.52	97.57	84.18
55) BORROWINGS	2.24	0.79	1.21	1.47	3.30	24.03
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	21.62	14.42	15.72	15.40	15.71	20.97
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	15.92	18.15	8.42	13.96	26.83	44.77
59) NET INCOME--1 YR.	16.98	11.32	9.37	15.81	17.53	44.43
60) AVERAGE ASSETS--1 YR.	11.33	12.82	13.55	14.35	17.52	26.86
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	6.48	23.07	27.71	41.19	59.01	35.10
62) NET INCOME--5 YRS.	12.32	28.22	39.00	46.91	44.89	46.31
63) AVERAGE ASSETS--5 YRS.	37.71	37.14	40.52	49.02	54.43	58.07

* DOMESTIC ONLY

California

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1983 CALIFORNIA BASED ON 392 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	7.54	9.58	10.83	11.51	12.06
2) INTEREST EXPENSE	6.47	5.92	5.18	4.29	3.10
3) NET INTEREST MARGIN	3.57	4.58	5.43	6.18	6.89
4) TRUST INCOME	0.06	0.12	0.19	0.30	0.60
5) SERVICE CHARGES ON DEPOSITS*	0.07	0.18	0.43	0.74	1.06
6) OTHER NON-INTEREST INCOME	0.04	0.11	0.23	0.51	0.87
7) SALARIES AND BENEFITS	3.60	3.08	2.56	2.03	1.66
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	1.56	1.28	0.86	0.65	0.46
9) LOAN LOSS PROVISION	1.42	0.71	0.43	0.27	0.16
10) OTHER NON-INTEREST EXPENSE	2.84	2.25	1.78	1.31	0.94
11) LESS F.T.E. ADJUSTMENT	0.05	0.11	0.25	0.45	0.77
12) TAX PROVISION	0.66	0.34	0.13	0.02	-0.30
13) RETURN ON ASSETS--OPERATING INCOME	-2.05	-0.51	0.36	0.79	1.18
14) RETURN ON ASSETS--NET INCOME	-2.01	-0.53	0.38	0.81	1.18
15) RETURN ON EQUITY--NET INCOME	-21.86	-4.94	3.83	9.82	14.47
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	9.39	11.70	12.99	14.13	15.16
17) BREAK EVEN YIELD	16.88	14.06	12.16	10.59	9.04
18) YIELD ON INVESTMENT SECURITIES (FTE)	7.19	9.09	10.45	11.94	13.50
19) YIELD ON LOANS	8.52	12.00	13.72	14.72	15.60
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	2.60	1.22	0.46	0.19	0.07
21) LOAN LOSS PROVISION % AVERAGE LOANS	2.25	1.17	0.74	0.47	0.30
22) RATE ON TIME AND SAVINGS	9.05	8.46	8.00	7.30	5.12
23) RATE ON TOTAL INTEREST FUNDS	9.08	8.47	8.02	7.34	5.15
24) INTEREST EXPENSE % EARNING ASSETS	7.72	7.06	6.29	5.36	3.92
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	4.16	11.46	23.44	37.82	47.17
26) CASH DIVIDEND AS % OF OPERATING INCOME	0.75	13.86	28.00	56.78	122.55
27) CAPITAL FORMATION RATIO	-21.86	-5.60	3.25	8.12	12.34
28) EQUITY CAPITAL AS % OF ASSETS	5.03	6.24	8.70	12.70	18.43
Productivity					
29) EARNING ASSETS AS % OF ASSETS	72.15	77.74	83.15	87.21	89.74
30) CASH & DUE (NON-INT.) AS % OF ASSETS	22.89	15.08	10.13	7.42	5.33
31) NON-INT. INCOME % NON-INT. EXPENSE	4.01	8.70	15.65	22.31	30.27
32) PERSONNEL EXPENSE PER EMPLOYEE	31238	26858	23051	19823	17764
33) EMPLOYEES PER MILLION ASSETS	1.73	1.44	1.13	0.83	0.63
34) NON-INTEREST INCOME AS % OF SALARIES	9.12	18.56	32.26	46.03	60.46
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	3.07	8.95	15.67	24.07	31.97
36) FED. FUNDS SOLD	1.56	3.81	7.65	13.15	19.02
37) TOTAL LOANS	56.28	66.53	74.82	82.14	87.41
38) RESERVE FOR LOAN LOSS	0.33	0.48	0.64	0.85	1.16
39) REAL ESTATE LOANS--RESIDENTIAL	1.26	4.02	9.05	15.79	21.90
40) REAL ESTATE LOANS--OTHER	3.07	6.76	11.30	16.41	24.57
41) COMMERCIAL AND INDUSTRIAL LOANS	11.29	17.95	26.66	36.25	49.16
42) PERSONAL LOANS	2.83	5.48	9.66	15.86	22.64
43) AGRIC./ LEASE FIN./ OTHER LOANS	1.18	4.05	9.29	15.86	22.94
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	15.56	19.20	26.75	34.24	42.10
45) PUBLIC FUNDS DEMAND DEPOSITS	0.03	0.09	0.21	0.54	1.11
46) TOTAL DEMAND DEPOSITS*	16.15	19.54	27.16	34.60	42.89
47) SAVINGS DEPOSITS IPC*	21.24	32.14	41.20	49.84	57.30
48) TIME DEPOSITS IPC*	19.17	24.46	30.04	39.04	50.73
49) PUBLIC TIME & SAVINGS DEPOSITS	0.66	1.58	3.44	6.77	10.52
50) TOTAL TIME & SAVINGS DEPOSITS	61.33	70.90	77.88	83.09	90.45
51) MEMO: MONEY MARKET CD'S	1.38	2.17	4.01	6.33	9.50
52) MEMO: TIME DEPOSITS OVER 100M	5.78	10.83	19.72	31.31	45.46
53) FOREIGN DEPOSITS	0.19	3.53	11.85	23.94	35.70
54) TOTAL DEPOSITS (FGN.& DOM.)	92.95	99.19	105.76	112.50	120.58
55) BORROWINGS	0.18	0.64	1.40	3.42	7.35
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	5.33
57) FREE FUNDS RATIO	7.00	14.54	19.70	26.01	33.93
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-307.10	-68.37	13.64	81.30	281.25
59) NET INCOME--1 YR.	-291.26	-63.58	12.39	75.97	194.58
60) AVERAGE ASSETS--1 YR.	-18.46	8.53	26.73	61.46	106.54
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	N/A	-113.16	-16.42	43.95	154.90
62) NET INCOME--5 YRS.	N/A	-112.74	-14.10	48.39	153.68
63) AVERAGE ASSETS--5 YRS.	18.20	37.30	75.93	157.74	250.61

* DOMESTIC ONLY

Bank Administration Institute **California**

MEDIANS BY RESOURCE CLASS FOR 392 BANKS IN CALIFORNIA

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	6.74	10.24	11.01	11.08	11.01	10.36
2) INTEREST EXPENSE	2.06	4.56	5.15	5.27	5.62	5.99
3) NET INTEREST MARGIN	4.26	5.44	5.53	5.61	5.39	4.46
4) TRUST INCOME	22.44	0.00	0.22	0.30	0.16	0.20
5) SERVICE CHARGES ON DEPOSITS*	0.16	0.43	0.49	0.41	0.44	0.34
6) OTHER NON-INTEREST INCOME	0.03	0.16	0.17	0.26	0.33	0.46
7) SALARIES AND BENEFITS	3.06	2.77	2.54	2.54	2.68	1.90
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	1.72	0.90	0.84	0.82	0.95	0.65
9) LOAN LOSS PROVISION	0.24	0.40	0.48	0.44	0.46	0.39
10) OTHER NON-INTEREST EXPENSE	3.00	2.01	1.74	1.80	1.69	1.15
11) LESS F.T.E. ADJUSTMENT	0.66	0.27	0.21	0.26	0.29	0.22
12) TAX PROVISION	-2.78	0.09	0.20	0.16	0.12	0.13
13) RETURN ON ASSETS--OPERATING INCOME	-3.19	0.15	0.33	0.55	0.42	0.43
14) RETURN ON ASSETS--NET INCOME	-3.19	0.15	0.41	0.58	0.46	0.49
15) RETURN ON EQUITY--NET INCOME	-12.00	1.14	3.47	7.42	7.16	9.41
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	7.88	13.11	13.14	13.44	12.82	11.82
17) BREAK EVEN YIELD	13.14	12.76	12.08	12.16	11.77	11.26
18) YIELD ON INVESTMENT SECURITIES (FTE)	5.02	9.87	10.41	10.72	10.79	11.25
19) YIELD ON LOANS	5.70	13.57	13.89	13.92	13.77	12.55
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	3.98	0.49	0.42	0.42	0.61	0.51
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.81	0.69	0.76	0.73	0.83	0.67
22) RATE ON TIME AND SAVINGS	4.40	7.50	7.97	8.03	8.15	8.46
23) RATE ON TOTAL INTEREST FUNDS	4.42	7.47	7.98	8.11	8.10	8.44
24) INTEREST EXPENSE % EARNING ASSETS	2.67	5.68	6.27	6.36	6.47	6.93
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	51.72	14.14	23.32	26.22	24.17	28.30
26) CASH DIVIDEND AS % OF OPERATING INCOME	0.00	38.82	20.49	23.33	28.00	37.54
27) CAPITAL FORMATION RATIO	-12.00	0.80	3.28	5.34	4.46	6.10
28) EQUITY CAPITAL AS % OF ASSETS	27.91	12.84	9.48	7.10	6.53	5.34
Productivity						
29) EARNING ASSETS AS % OF ASSETS	79.38	78.98	82.41	83.52	85.26	86.04
30) CASH & DUE (NON-INT.) AS % OF ASSETS	18.66	13.67	10.79	9.34	7.45	6.22
31) NON-INT. INCOME % NON-INT. EXPENSE	3.56	12.21	13.51	15.79	20.56	25.32
32) PERSONNEL EXPENSE PER EMPLOYEE	19727	21454	23106	23483	23215	24241
33) EMPLOYEES PER MILLION ASSETS	1.58	1.24	1.09	1.10	1.11	0.70
34) NON-INTEREST INCOME AS % OF SALARIES	9.62	23.97	29.86	32.07	39.10	52.75
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	17.43	11.78	13.74	16.44	21.20	16.95
36) FED. FUNDS SOLD	16.25	10.04	7.93	8.70	4.96	3.38
37) TOTAL LOANS	63.49	76.40	76.11	72.67	70.85	77.33
38) RESERVE FOR LOAN LOSS	0.29	0.57	0.65	0.64	0.74	0.77
39) REAL ESTATE LOANS--RESIDENTIAL	5.55	8.09	9.07	9.07	8.60	10.00
40) REAL ESTATE LOANS--OTHER	8.44	10.54	9.79	11.62	13.80	11.09
41) COMMERCIAL AND INDUSTRIAL LOANS	41.83	27.72	28.18	26.01	24.98	25.41
42) PERSONAL LOANS	3.90	8.72	9.38	7.39	13.38	11.27
43) AGRIC./ LEASE FIN./ OTHER LOANS	5.05	10.52	9.45	10.37	3.56	14.52
Asset/Liability Management--Source of Funds						
44) DEMAND DEPOSITS* IPC	23.32	26.28	27.83	27.69	26.93	20.15
45) PUBLIC FUNDS DEMAND DEPOSITS	0.12	0.16	0.18	0.22	0.24	0.32
46) TOTAL DEMAND DEPOSITS*	23.33	26.39	28.31	27.81	27.97	20.21
47) SAVINGS DEPOSITS IPC*	41.13	47.43	43.41	38.83	40.58	25.31
48) TIME DEPOSITS IPC*	27.36	30.05	30.18	32.19	29.57	27.48
49) PUBLIC TIME & SAVINGS DEPOSITS	3.78	3.26	3.24	3.88	3.73	3.10
50) TOTAL TIME & SAVINGS DEPOSITS	62.76	79.96	79.11	77.54	76.29	68.20
51) MEMO: MONEY MARKET CD'S	0.66	3.98	4.20	3.64	4.22	4.30
52) MEMO: TIME DEPOSITS OVER 100M	20.50	17.65	19.41	21.41	18.53	20.18
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	5.00	16.12
54) TOTAL DEPOSITS (FGN.& DOM.)	88.83	107.54	107.17	107.86	103.92	97.17
55) BORROWINGS	11.51	0.97	1.13	1.37	1.66	7.22
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	32.79	19.05	19.90	20.09	20.12	17.56
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-118.37	32.59	3.03	18.73	10.59	10.03
59) NET INCOME--1 YR.	-118.37	16.90	-4.03	19.81	11.43	15.20
60) AVERAGE ASSETS--1 YR.	-57.75	26.37	39.28	34.73	21.37	13.63
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	N/A	-42.06	-51.41	-21.86	9.26	-2.87
62) NET INCOME--5 YRS.	N/A	-40.58	-38.97	-19.82	13.55	4.07
63) AVERAGE ASSETS--5 YRS.	-62.93	48.23	103.89	87.64	74.77	58.99

* DOMESTIC ONLY

Colorado

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1983 COLORADO BASED ON 389 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	8.72	10.54	11.30	11.94	12.56
2) INTEREST EXPENSE	6.59	6.10	5.45	4.69	3.61
3) NET INTEREST MARGIN	4.11	5.00	5.70	6.47	7.15
4) TRUST INCOME	0.03	0.07	0.18	0.29	0.43
5) SERVICE CHARGES ON DEPOSITS*	0.18	0.33	0.51	0.87	1.25
6) OTHER NON-INTEREST INCOME	0.13	0.21	0.33	0.54	0.93
7) SALARIES AND BENEFITS	3.04	2.56	2.14	1.80	1.44
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	1.39	1.06	0.71	0.48	0.36
9) LOAN LOSS PROVISION	1.32	0.68	0.38	0.24	0.12
10) OTHER NON-INTEREST EXPENSE	2.60	2.09	1.59	1.29	0.99
11) LESS F.T.E. ADJUSTMENT	0.13	0.35	0.56	0.81	1.08
12) TAX PROVISION	0.81	0.54	0.27	0.03	-0.57
13) RETURN ON ASSETS--OPERATING INCOME	-0.84	0.47	1.07	1.48	1.94
14) RETURN ON ASSETS--NET INCOME	-0.84	0.47	1.09	1.49	1.94
15) RETURN ON EQUITY--NET INCOME	-7.07	5.07	12.36	17.66	22.08
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	10.76	12.32	13.07	13.78	14.46
17) BREAK EVEN YIELD	13.98	12.06	10.87	9.85	9.02
18) YIELD ON INVESTMENT SECURITIES (FTE)	8.52	10.27	11.60	12.82	13.97
19) YIELD ON LOANS	11.05	13.15	13.83	14.56	15.35
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.86	1.09	0.50	0.18	0.03
21) LOAN LOSS PROVISION % AVERAGE LOANS	2.10	1.14	0.67	0.43	0.20
22) RATE ON TIME AND SAVINGS	8.93	8.59	8.14	7.60	6.52
23) RATE ON TOTAL INTEREST FUNDS	9.00	8.60	8.15	7.59	6.53
24) INTEREST EXPENSE % EARNING ASSETS	7.51	7.03	6.29	5.51	4.48
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	0.42	12.56	24.32	33.57	53.79
26) CASH DIVIDEND AS % OF OPERATING INCOME	13.88	28.57	45.72	77.14	117.32
27) CAPITAL FORMATION RATIO	-10.97	-0.34	5.73	10.91	14.75
28) EQUITY CAPITAL AS % OF ASSETS	6.42	7.40	8.71	11.16	15.56
Productivity					
29) EARNING ASSETS AS % OF ASSETS	79.13	83.41	86.31	88.76	90.99
30) CASH & DUE (NON-INT.) AS % OF ASSETS	14.64	10.80	8.31	6.61	5.17
31) NON-INT. INCOME % NON-INT. EXPENSE	11.55	15.94	22.33	28.80	37.14
32) PERSONNEL EXPENSE PER EMPLOYEE	26089	22654	20416	18444	16600
33) EMPLOYEES PER MILLION ASSETS	1.57	1.29	1.06	0.84	0.68
34) NON-INTEREST INCOME AS % OF SALARIES	22.47	32.70	46.39	62.83	83.86
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	10.45	15.12	21.97	29.08	38.01
36) FED. FUNDS SOLD	1.58	3.18	6.51	12.19	18.27
37) TOTAL LOANS	50.09	61.09	70.21	76.60	81.24
38) RESERVE FOR LOAN LOSS	0.34	0.49	0.67	0.85	1.04
39) REAL ESTATE LOANS--RESIDENTIAL	1.79	4.43	9.67	16.55	25.18
40) REAL ESTATE LOANS--OTHER	2.18	4.19	7.53	14.07	19.03
41) COMMERCIAL AND INDUSTRIAL LOANS	8.39	13.31	21.79	31.56	40.17
42) PERSONAL LOANS	4.18	6.20	10.32	16.47	21.38
43) AGRIC./ LEASE FIN./ OTHER LOANS	1.08	3.94	8.32	18.36	34.94
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	13.76	17.97	23.45	29.98	38.33
45) PUBLIC FUNDS DEMAND DEPOSITS	0.08	0.21	0.73	1.80	3.19
46) TOTAL DEMAND DEPOSITS*	14.81	19.34	25.43	31.20	39.43
47) SAVINGS DEPOSITS IPC*	21.86	28.80	36.15	43.60	50.52
48) TIME DEPOSITS IPC*	16.86	22.74	28.44	34.48	42.88
49) PUBLIC TIME & SAVINGS DEPOSITS	1.14	3.58	7.40	14.34	23.05
50) TOTAL TIME & SAVINGS DEPOSITS	63.99	69.82	75.88	81.75	85.57
51) MEMO: MONEY MARKET CD'S	2.14	4.23	6.76	10.65	15.48
52) MEMO: TIME DEPOSITS OVER 100M	3.31	6.35	10.67	19.31	29.18
53) FOREIGN DEPOSITS		2.81	9.74	54.90	
54) TOTAL DEPOSITS (FGN.& DOM.)	93.17	97.77	102.15	105.49	110.09
55) BORROWINGS	0.18	0.56	1.59	4.00	9.71
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	12.72	16.65	21.83	27.16	32.07
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-72.09	-26.89	3.77	36.41	97.80
59) NET INCOME--1 YR.	-70.34	-24.63	6.13	41.37	109.22
60) AVERAGE ASSETS--1 YR.	-2.49	7.77	15.94	28.72	52.89
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-93.81	-24.26	19.18	67.96	144.08
62) NET INCOME--5 YRS.	-93.33	-21.83	23.86	73.07	149.41
63) AVERAGE ASSETS--5 YRS.	13.95	30.98	46.04	64.96	110.49

* DOMESTIC ONLY

Bank Administration Institute

Colorado

MEDIANS BY RESOURCE CLASS FOR 389 BANKS IN COLORADO

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	10.54	11.40	11.43	11.82	10.92	9.35
2) INTEREST EXPENSE	4.86	5.60	5.56	5.40	5.67	5.72
3) NET INTEREST MARGIN	5.21	5.73	5.81	6.25	5.33	3.72
4) TRUST INCOME	0.01	0.05	0.06	0.10	0.22	0.33
5) SERVICE CHARGES ON DEPOSITS*	0.49	0.54	0.58	0.52	0.38	0.26
6) OTHER NON-INTEREST INCOME	0.34	0.33	0.30	0.35	0.31	0.63
7) SALARIES AND BENEFITS	2.46	2.19	2.08	2.06	1.92	1.80
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	1.01	0.67	0.73	0.66	0.53	0.63
9) LOAN LOSS PROVISION	0.36	0.40	0.39	0.37	0.38	0.58
10) OTHER NON-INTEREST EXPENSE	1.93	1.66	1.45	1.50	1.54	1.33
11) LESS F.T.E. ADJUSTMENT	0.30	0.51	0.56	0.62	0.64	0.35
12) TAX PROVISION	0.14	0.24	0.33	0.46	0.26	-0.14
13) RETURN ON ASSETS--OPERATING INCOME	0.46	1.08	1.16	1.33	1.16	0.61
14) RETURN ON ASSETS--NET INCOME	0.46	1.11	1.21	1.34	1.16	0.58
15) RETURN ON EQUITY--NET INCOME	3.12	12.36	14.02	16.49	14.42	10.74
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.56	13.29	13.15	13.36	12.55	11.83
17) BREAK EVEN YIELD	11.46	11.06	10.87	10.37	10.15	10.24
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.72	11.31	12.03	12.14	11.57	12.82
19) YIELD ON LOANS	13.65	14.02	13.92	14.04	13.30	12.70
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.24	0.49	0.44	0.54	0.57	1.12
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.59	0.77	0.70	0.61	0.68	1.00
22) RATE ON TIME AND SAVINGS	7.63	8.15	8.31	8.18	8.20	8.75
23) RATE ON TOTAL INTEREST FUNDS	7.56	8.20	8.28	8.21	8.27	8.78
24) INTEREST EXPENSE % EARNING ASSETS	5.76	6.53	6.48	6.23	6.41	7.06
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	24.36	22.68	25.65	25.90	19.81	26.23
26) CASH DIVIDEND AS % OF OPERATING INCOME	52.02	43.46	44.68	45.56	47.51	43.81
27) CAPITAL FORMATION RATIO	1.22	5.64	7.85	8.49	7.52	7.27
28) EQUITY CAPITAL AS % OF ASSETS	13.24	8.40	8.22	7.92	8.06	5.46
Productivity						
29) EARNING ASSETS AS % OF ASSETS	84.68	86.10	87.27	87.81	88.19	81.99
30) CASH & DUE (NON-INT.) AS % OF ASSETS	9.23	7.99	8.05	8.16	7.84	15.66
31) NON-INT. INCOME % NON-INT. EXPENSE	19.43	21.40	22.65	22.85	25.68	39.22
32) PERSONNEL EXPENSE PER EMPLOYEE	19400	20480	20380	20740	21056	26089
33) EMPLOYEES PER MILLION ASSETS	1.31	1.06	1.01	1.03	0.83	0.69
34) NON-INTEREST INCOME AS % OF SALARIES	42.69	46.20	46.08	45.47	54.17	81.79
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	16.79	22.38	22.62	24.37	22.57	17.92
36) FED. FUNDS SOLD	9.83	6.92	5.51	5.68	3.90	11.06
37) TOTAL LOANS	71.72	68.75	70.60	69.24	69.36	68.24
38) RESERVE FOR LOAN LOSS	0.50	0.62	0.73	0.74	0.77	0.98
39) REAL ESTATE LOANS--RESIDENTIAL	11.49	10.05	8.66	11.13	8.91	3.88
40) REAL ESTATE LOANS--OTHER	8.07	6.68	6.56	9.68	12.73	10.21
41) COMMERCIAL AND INDUSTRIAL LOANS	18.56	19.31	23.87	20.05	23.03	22.65
42) PERSONAL LOANS	11.61	9.61	8.71	9.83	15.13	13.20
43) AGRIC./ LEASE FIN./ OTHER LOANS	7.58	9.83	8.82	7.82	3.13	11.75
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	22.61	21.19	24.66	25.96	24.23	32.29
45) PUBLIC FUNDS DEMAND DEPOSITS	0.74	0.74	0.74	0.72	0.81	0.60
46) TOTAL DEMAND DEPOSITS*	24.07	22.80	26.18	26.93	24.86	33.35
47) SAVINGS DEPOSITS IPC*	31.08	34.71	38.72	39.50	35.00	13.36
48) TIME DEPOSITS IPC*	26.77	29.92	27.77	28.78	30.05	30.07
49) PUBLIC TIME & SAVINGS DEPOSITS	13.51	7.70	6.36	4.24	6.93	5.00
50) TOTAL TIME & SAVINGS DEPOSITS	76.80	77.54	75.92	74.50	72.34	47.53
51) MEMO: MONEY MARKET CD'S	7.99	7.45	6.63	6.96	5.68	1.84
52) MEMO: TIME DEPOSITS OVER 100M	14.83	11.18	9.48	9.66	14.27	27.20
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	9.74
54) TOTAL DEPOSITS (FGN.& DOM.)	101.52	103.65	103.00	102.08	98.80	85.56
55) BORROWINGS	1.57	1.18	1.49	1.28	5.11	27.21
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00	16.10
57) FREE FUNDS RATIO	21.47	20.00	22.40	22.79	22.40	19.04
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-6.74	12.32	1.47	8.12	2.56	0.61
59) NET INCOME--1 YR.	-5.73	11.51	2.47	10.57	5.90	4.64
60) AVERAGE ASSETS--1 YR.	9.66	17.21	18.12	15.91	20.07	10.78
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	1.94	18.18	17.82	32.79	26.51	6.35
62) NET INCOME--5 YRS.	5.17	18.03	23.93	34.94	26.63	3.54
63) AVERAGE ASSETS--5 YRS.	45.07	46.92	47.34	47.33	43.07	50.75

* DOMESTIC ONLY

Connecticut

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1983 CONNECTICUT BASED ON 53 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	9.49	10.23	10.79	11.32	11.61
2) INTEREST EXPENSE	6.41	5.98	5.61	5.24	4.60
3) NET INTEREST MARGIN	4.22	4.62	4.96	5.59	6.24
4) TRUST INCOME	0.07	0.18	0.35	0.51	0.77
5) SERVICE CHARGES ON DEPOSITS*	0.10	0.15	0.27	0.34	0.42
6) OTHER NON-INTEREST INCOME	0.10	0.15	0.22	0.44	0.62
7) SALARIES AND BENEFITS	2.43	2.30	1.98	1.56	1.37
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.95	0.74	0.63	0.44	0.33
9) LOAN LOSS PROVISION	0.54	0.37	0.19	0.11	0.04
10) OTHER NON-INTEREST EXPENSE	1.56	1.30	1.13	0.96	0.85
11) LESS F.T.E. ADJUSTMENT	0.25	0.43	0.59	0.83	1.05
12) TAX PROVISION	0.56	0.37	0.23	0.12	0.01
13) RETURN ON ASSETS--OPERATING INCOME	0.64	0.72	1.01	1.27	1.55
14) RETURN ON ASSETS--NET INCOME	0.66	0.82	1.00	1.36	1.57
15) RETURN ON EQUITY--NET INCOME	9.95	12.09	15.65	17.16	19.56
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.03	11.62	12.19	12.64	13.54
17) BREAK EVEN YIELD	11.60	10.53	9.82	9.33	8.64
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.89	10.52	11.46	12.60	13.62
19) YIELD ON LOANS	11.30	11.87	12.58	13.16	13.98
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.78	0.46	0.19	0.08	-0.01
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.87	0.68	0.35	0.22	0.08
22) RATE ON TIME AND SAVINGS	8.58	8.31	7.98	7.75	7.28
23) RATE ON TOTAL INTEREST FUNDS	8.76	8.45	8.08	7.75	7.27
24) INTEREST EXPENSE % EARNING ASSETS	7.32	6.68	6.34	5.91	5.19
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	1.49	10.54	18.03	26.85	35.55
26) CASH DIVIDEND AS % OF OPERATING INCOME	18.55	24.19	31.99	46.42	56.25
27) CAPITAL FORMATION RATIO	4.25	7.21	10.40	13.74	15.65
28) EQUITY CAPITAL AS % OF ASSETS	5.31	5.97	6.83	8.71	11.19
Productivity					
29) EARNING ASSETS AS % OF ASSETS	82.99	86.52	88.57	91.24	92.74
30) CASH & DUE (NON-INT.) AS % OF ASSETS	13.90	9.31	7.66	6.07	4.29
31) NON-INT. INCOME % NON-INT. EXPENSE	8.88	10.78	18.54	27.37	35.92
32) PERSONNEL EXPENSE PER EMPLOYEE	24369	21759	19724	16909	15539
33) EMPLOYEES PER MILLION ASSETS	1.26	1.10	1.00	0.83	0.66
34) NON-INTEREST INCOME AS % OF SALARIES	16.13	20.93	37.50	50.20	69.27
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	13.63	23.04	29.18	37.30	45.22
36) FED. FUNDS SOLD	1.34	2.53	6.23	11.33	16.22
37) TOTAL LOANS	50.71	55.87	61.36	69.03	76.37
38) RESERVE FOR LOAN LOSS	0.42	0.51	0.60	0.72	0.85
39) REAL ESTATE LOANS--RESIDENTIAL	7.69	10.02	19.16	24.03	28.12
40) REAL ESTATE LOANS--OTHER	1.36	4.31	7.56	10.26	14.94
41) COMMERCIAL AND INDUSTRIAL LOANS	5.18	7.53	13.71	20.53	24.04
42) PERSONAL LOANS	7.43	10.96	15.36	21.38	27.35
43) AGRIC./ LEASE FIN./ OTHER LOANS	0.25	1.24	4.63	10.02	13.92
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	13.42	19.35	23.00	28.07	33.14
45) PUBLIC FUNDS DEMAND DEPOSITS	0.27	0.47	0.95	1.43	1.86
46) TOTAL DEMAND DEPOSITS*	14.63	20.35	24.26	29.53	34.57
47) SAVINGS DEPOSITS IPC*	28.33	34.76	42.51	49.58	56.86
48) TIME DEPOSITS IPC*	18.16	25.65	28.51	32.34	41.92
49) PUBLIC TIME & SAVINGS DEPOSITS	0.11	0.88	2.55	5.10	7.75
50) TOTAL TIME & SAVINGS DEPOSITS	65.64	69.63	75.54	80.09	88.53
51) MEMO: MONEY MARKET CD'S	4.32	6.47	8.90	11.51	15.33
52) MEMO: TIME DEPOSITS OVER 100M	1.37	3.20	6.73	10.40	16.46
53) FOREIGN DEPOSITS		-3.22	1.34	7.89	
54) TOTAL DEPOSITS (FGN.& DOM.)	92.18	96.68	99.87	103.99	108.54
55) BORROWINGS	0.23	0.75	1.66	6.01	11.02
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	10.10	18.46	21.39	24.50	29.21
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-6.63	1.42	11.20	35.08	62.27
59) NET INCOME--1 YR.	-1.69	3.66	15.04	34.58	62.27
60) AVERAGE ASSETS--1 YR.	16.50	21.09	30.39	49.82	76.40
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-3.19	27.31	78.05	143.66	181.41
62) NET INCOME--5 YRS.	11.15	34.21	88.36	134.65	229.52
63) AVERAGE ASSETS--5 YRS.	24.81	48.09	72.49	93.80	126.82

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 53 BANKS IN CONNECTICUT

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	0.00	10.82	11.06	10.86	10.66	10.27
2) INTEREST EXPENSE	0.00	5.45	5.81	5.72	5.59	5.33
3) NET INTEREST MARGIN	0.00	5.46	5.04	4.90	4.82	4.62
4) TRUST INCOME	0.00	0.36	0.03	0.17	0.27	0.51
5) SERVICE CHARGES ON DEPOSITS*	0.00	0.25	0.26	0.22	0.27	0.29
6) OTHER NON-INTEREST INCOME	0.00	0.53	0.18	0.21	0.26	0.52
7) SALARIES AND BENEFITS	0.00	2.32	1.86	1.62	2.21	2.09
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.00	0.66	0.57	0.58	0.72	0.73
9) LOAN LOSS PROVISION	0.00	0.26	0.23	0.22	0.17	0.32
10) OTHER NON-INTEREST EXPENSE	0.00	1.28	1.10	1.08	1.15	1.13
11) LESS F.T.E. ADJUSTMENT	0.00	0.47	0.72	0.50	0.61	0.58
12) TAX PROVISION	0.00	0.47	0.32	0.26	0.20	0.17
13) RETURN ON ASSETS--OPERATING INCOME	0.00	1.27	1.01	0.98	1.03	0.89
14) RETURN ON ASSETS--NET INCOME	0.00	1.40	1.01	1.04	1.04	0.89
15) RETURN ON EQUITY--NET INCOME	0.00	15.92	14.22	15.68	14.68	16.14
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	0.00	12.46	12.49	12.19	11.93	11.62
17) BREAK EVEN YIELD	0.00	9.56	10.14	9.62	9.86	9.73
18) YIELD ON INVESTMENT SECURITIES (FTE)	0.00	10.52	11.74	11.81	11.43	11.74
19) YIELD ON LOANS	0.00	13.25	12.77	12.58	12.04	12.15
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.00	0.25	0.19	0.17	0.16	0.51
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.00	0.42	0.37	0.41	0.30	0.54
22) RATE ON TIME AND SAVINGS	0.00	7.98	8.09	7.98	7.95	8.17
23) RATE ON TOTAL INTEREST FUNDS	0.00	7.96	8.08	8.08	7.98	8.32
24) INTEREST EXPENSE % EARNING ASSETS	0.00	6.25	6.61	6.53	6.25	6.23
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	0.00	25.56	19.24	17.61	16.94	18.65
26) CASH DIVIDEND AS % OF OPERATING INCOME	0.00	30.72	21.06	31.68	43.45	42.43
27) CAPITAL FORMATION RATIO	0.00	10.69	12.52	12.54	9.95	9.29
28) EQUITY CAPITAL AS % OF ASSETS	0.00	9.12	7.18	6.63	7.25	5.84
Productivity						
29) EARNING ASSETS AS % OF ASSETS	0.00	86.88	89.52	88.57	89.33	86.57
30) CASH & DUE (NON-INT.) AS % OF ASSETS	0.00	9.21	7.19	7.00	7.10	8.77
31) NON-INT. INCOME % NON-INT. EXPENSE	0.00	22.35	12.58	16.92	22.48	33.65
32) PERSONNEL EXPENSE PER EMPLOYEE	0	16882	18206	17781	20171	22627
33) EMPLOYEES PER MILLION ASSETS	0.00	1.08	0.91	1.01	1.02	0.87
34) NON-INTEREST INCOME AS % OF SALARIES	0.00	37.50	26.00	31.36	45.25	65.75
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	0.00	23.77	26.77	30.53	34.21	24.27
36) FED. FUNDS SOLD	0.00	10.50	10.23	8.17	3.40	1.78
37) TOTAL LOANS	0.00	60.09	60.34	62.22	60.70	69.03
38) RESERVE FOR LOAN LOSS	0.00	0.58	0.59	0.58	0.62	0.75
39) REAL ESTATE LOANS--RESIDENTIAL	0.00	14.62	19.77	23.74	17.20	12.05
40) REAL ESTATE LOANS--OTHER	0.00	2.78	5.19	8.08	8.33	12.14
41) COMMERCIAL AND INDUSTRIAL LOANS	0.00	13.31	10.69	12.30	18.13	20.73
42) PERSONAL LOANS	0.00	17.76	17.12	12.65	14.86	18.51
43) AGRIC./ LEASE FIN./ OTHER LOANS	0.00	10.64	5.79	4.92	0.55	3.73
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	0.00	21.80	21.76	23.09	22.95	29.26
45) PUBLIC FUNDS DEMAND DEPOSITS	0.00	0.90	0.49	0.85	1.06	1.50
46) TOTAL DEMAND DEPOSITS*	0.00	24.50	22.61	24.49	24.23	30.77
47) SAVINGS DEPOSITS IPC*	0.00	34.76	45.30	45.20	42.18	34.41
48) TIME DEPOSITS IPC*	0.00	28.36	31.38	28.17	29.28	27.15
49) PUBLIC TIME & SAVINGS DEPOSITS	0.00	6.52	0.99	1.99	4.71	3.42
50) TOTAL TIME & SAVINGS DEPOSITS	0.00	77.25	79.89	78.06	73.39	67.54
51) MEMO: MONEY MARKET CD'S	0.00	9.85	9.06	9.93	8.54	7.09
52) MEMO: TIME DEPOSITS OVER 100M	0.00	3.20	5.78	3.67	7.70	10.38
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	1.34
54) TOTAL DEPOSITS (FGN.& DOM.)	0.00	102.04	100.33	101.31	97.55	95.97
55) BORROWINGS	0.00	0.77	0.87	0.83	3.21	11.02
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	0.00	21.41	19.89	19.92	22.60	22.70
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	0.00	6.25	19.00	10.57	8.72	31.57
59) NET INCOME--1 YR.	0.00	3.46	15.00	19.63	11.46	28.23
60) AVERAGE ASSETS--1 YR.	0.00	30.39	39.41	31.41	25.51	26.48
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	0.00	12.76	143.66	96.72	46.19	48.90
62) NET INCOME--5 YRS.	0.00	39.20	128.09	109.82	61.69	60.04
63) AVERAGE ASSETS--5 YRS.	0.00	73.26	82.56	66.64	61.01	65.36

* DOMESTIC ONLY

Delaware

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1983 DELAWARE BASED ON 28 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	7.09	9.83	10.97	11.75	14.08
2) INTEREST EXPENSE	7.60	6.75	6.13	5.71	4.07
3) NET INTEREST MARGIN	3.02	4.02	4.57	5.68	7.80
4) TRUST INCOME	0.03	0.04	0.40	1.14	2.62
5) SERVICE CHARGES ON DEPOSITS*	0.05	0.09	0.21	0.44	0.76
6) OTHER NON-INTEREST INCOME	0.03	0.10	0.27	1.46	5.40
7) SALARIES AND BENEFITS	2.44	2.21	1.22	0.84	0.20
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	1.07	0.52	0.34	0.19	0.10
9) LOAN LOSS PROVISION	2.32	0.91	0.35	0.11	0.02
10) OTHER NON-INTEREST EXPENSE	3.81	3.17	1.18	0.78	0.15
11) LESS F.T.E. ADJUSTMENT	0.01	0.37	0.43	0.59	1.34
12) TAX PROVISION	2.79	1.15	0.72	0.33	0.06
13) RETURN ON ASSETS--OPERATING INCOME	0.48	0.81	1.13	1.73	2.95
14) RETURN ON ASSETS--NET INCOME	0.49	0.81	1.18	1.80	2.95
15) RETURN ON EQUITY--NET INCOME	6.19	8.55	12.59	16.25	20.03
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	7.81	10.73	12.04	13.46	14.37
17) BREAK EVEN YIELD	12.71	11.13	8.82	7.51	6.18
18) YIELD ON INVESTMENT SECURITIES (FTE)	8.81	9.29	11.01	12.95	14.83
19) YIELD ON LOANS	7.71	11.30	12.73	13.97	15.80
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.38	0.90	0.19	0.06	0.04
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.87	1.27	0.53	0.14	0.04
22) RATE ON TIME AND SAVINGS	9.73	9.04	8.46	7.82	5.33
23) RATE ON TOTAL INTEREST FUNDS	10.09	9.03	8.59	8.29	5.90
24) INTEREST EXPENSE % EARNING ASSETS	8.07	7.40	6.80	6.10	4.20
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	7.73	27.71	41.26	48.60	50.16
26) CASH DIVIDEND AS % OF OPERATING INCOME	5.64	10.46	24.02	57.88	111.28
27) CAPITAL FORMATION RATIO	-0.40	5.62	9.11	13.93	15.06
28) EQUITY CAPITAL AS % OF ASSETS	6.14	7.53	9.63	12.24	20.76
Productivity					
29) EARNING ASSETS AS % OF ASSETS	82.16	87.32	92.65	95.92	99.32
30) CASH & DUE (NON-INT.) AS % OF ASSETS	12.27	8.29	4.96	1.56	0.49
31) NON-INT. INCOME % NON-INT. EXPENSE	9.67	16.37	25.46	68.75	110.99
32) PERSONNEL EXPENSE PER EMPLOYEE	25732	23000	18513	17285	13811
33) EMPLOYEES PER MILLION ASSETS	1.28	0.97	0.74	0.45	0.09
34) NON-INTEREST INCOME AS % OF SALARIES	22.31	31.27	50.64	247.63	N/A
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	0.15	11.30	22.81	33.93	42.64
36) FED. FUNDS SOLD	1.73	5.09	8.76	13.38	23.20
37) TOTAL LOANS	48.26	51.88	67.62	96.52	98.65
38) RESERVE FOR LOAN LOSS	0.29	0.48	0.67	1.31	1.60
39) REAL ESTATE LOANS--RESIDENTIAL	0.44	11.78	20.62	30.65	33.96
40) REAL ESTATE LOANS--OTHER	0.91	4.93	7.55	11.95	18.04
41) COMMERCIAL AND INDUSTRIAL LOANS	0.24	1.48	6.10	16.69	39.18
42) PERSONAL LOANS	0.03	4.20	6.94	25.89	99.59
43) AGRIC./ LEASE FIN./ OTHER LOANS	0.72	1.59	5.32	72.92	99.32
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	0.20	1.10	14.99	18.21	23.84
45) PUBLIC FUNDS DEMAND DEPOSITS	0.09	0.13	0.40	0.57	1.81
46) TOTAL DEMAND DEPOSITS*	0.09	0.96	15.52	19.93	25.67
47) SAVINGS DEPOSITS IPC*	3.15	18.18	27.27	35.58	36.27
48) TIME DEPOSITS IPC*	19.23	34.57	42.53	54.92	63.64
49) PUBLIC TIME & SAVINGS DEPOSITS	0.05	0.38	1.05	2.38	4.12
50) TOTAL TIME & SAVINGS DEPOSITS	37.89	49.15	69.81	79.07	84.79
51) MEMO: MONEY MARKET CD'S	3.07	6.83	10.68	15.13	16.68
52) MEMO: TIME DEPOSITS OVER 100M	3.10	4.33	8.42	54.51	63.70
53) FOREIGN DEPOSITS		0.81	5.37	14.53	
54) TOTAL DEPOSITS (FGN.& DOM.)	22.87	58.79	84.73	98.50	104.67
55) BORROWINGS	0.14	1.15	18.54	41.91	88.02
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	27.54
57) FREE FUNDS RATIO	9.24	12.66	18.76	23.27	28.33
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-23.33	8.33	35.94	198.63	N/A
59) NET INCOME--1 YR.	-23.76	14.60	27.06	168.18	N/A
60) AVERAGE ASSETS--1 YR.	14.87	17.77	43.31	N/A	N/A
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-57.73	16.15	54.54	106.90	N/A
62) NET INCOME--5 YRS.	-55.26	16.15	81.56	N/A	N/A
63) AVERAGE ASSETS--5 YRS.	20.34	43.06	55.16	111.04	N/A

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 28 BANKS IN DELAWARE

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	9.83	10.25	11.14	8.48	11.62	10.34
2) INTEREST EXPENSE	5.77	5.83	6.16	3.19	6.44	6.11
3) NET INTEREST MARGIN	4.05	4.41	4.98	5.28	4.87	3.72
4) TRUST INCOME	0.00	0.00	0.00	0.03	0.40	0.44
5) SERVICE CHARGES ON DEPOSITS*	0.27	0.10	0.44	0.99	0.15	0.20
6) OTHER NON-INTEREST INCOME	0.03	0.10	0.27	2.65	1.30	0.35
7) SALARIES AND BENEFITS	1.15	2.26	1.20	3.01	1.15	0.84
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.28	0.37	0.38	3.00	0.31	0.19
9) LOAN LOSS PROVISION	0.00	0.26	0.04	0.06	0.77	0.32
10) OTHER NON-INTEREST EXPENSE	0.98	1.00	0.98	1.71	2.96	0.79
11) LESS F.T.E. ADJUSTMENT	0.43	0.00	0.47	0.44	0.27	0.53
12) TAX PROVISION	0.44	0.45	0.60	0.28	1.23	0.65
13) RETURN ON ASSETS--OPERATING INCOME	1.05	1.04	1.73	0.67	1.36	0.99
14) RETURN ON ASSETS--NET INCOME	1.07	1.17	1.73	0.67	1.35	0.96
15) RETURN ON EQUITY--NET INCOME	8.74	11.71	16.25	3.97	13.51	10.91
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	10.60	11.26	12.09	10.83	12.55	10.89
17) BREAK EVEN YIELD	8.51	11.13	8.59	9.33	8.37	8.80
18) YIELD ON INVESTMENT SECURITIES (FTE)	7.95	10.60	11.42	13.73	11.03	11.00
19) YIELD ON LOANS	11.32	11.43	12.83	12.98	13.33	12.13
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.00	0.04	0.06	0.00	0.57	0.24
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.00	0.50	0.04	0.13	0.98	0.49
22) RATE ON TIME AND SAVINGS	8.05	8.44	8.37	8.26	8.91	8.45
23) RATE ON TOTAL INTEREST FUNDS	8.05	8.40	8.37	8.43	9.02	8.44
24) INTEREST EXPENSE % EARNING ASSETS	6.22	6.73	6.71	4.09	6.99	6.97
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	29.50	41.81	35.36	17.49	48.59	38.12
26) CASH DIVIDEND AS % OF OPERATING INCOME	10.46	173.00	8.02	25.14	40.95	39.87
27) CAPITAL FORMATION RATIO	7.83	9.57	14.64	3.16	8.60	9.79
28) EQUITY CAPITAL AS % OF ASSETS	12.24	9.46	10.66	31.93	10.17	6.55
Productivity						
29) EARNING ASSETS AS % OF ASSETS	92.69	90.46	91.75	78.41	93.61	92.62
30) CASH & DUE (NON-INT.) AS % OF ASSETS	5.09	6.23	4.85	15.80	2.81	2.83
31) NON-INT. INCOME % NON-INT. EXPENSE	12.69	9.67	19.62	38.79	43.16	28.10
32) PERSONNEL EXPENSE PER EMPLOYEE	15666	18187	17882	20822	17732	25169
33) EMPLOYEES PER MILLION ASSETS	0.73	1.08	0.67	1.39	0.77	0.43
34) NON-INTEREST INCOME AS % OF SALARIES	26.59	22.31	43.22	99.86	164.77	48.15
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	20.14	24.53	35.77	31.83	15.28	33.74
36) FED. FUNDS SOLD	20.74	22.10	9.03	38.74	8.54	2.13
37) TOTAL LOANS	58.81	58.43	51.70	45.05	90.11	63.89
38) RESERVE FOR LOAN LOSS	0.33	0.31	0.50	0.67	0.99	0.62
39) REAL ESTATE LOANS--RESIDENTIAL	29.75	30.65	31.16	15.20	10.06	13.69
40) REAL ESTATE LOANS--OTHER	11.95	12.64	5.84	11.78	7.55	5.63
41) COMMERCIAL AND INDUSTRIAL LOANS	5.25	4.11	3.88	22.92	1.31	16.69
42) PERSONAL LOANS	10.58	5.69	4.20	4.21	22.66	25.06
43) AGRIC./ LEASE FIN./ OTHER LOANS	1.59	3.42	5.32	6.85	78.26	12.52
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	14.94	20.15	15.87	34.53	5.57	12.89
45) PUBLIC FUNDS DEMAND DEPOSITS	0.57	0.88	0.13	0.13	0.48	0.25
46) TOTAL DEMAND DEPOSITS*	15.55	21.07	16.29	39.90	1.10	12.89
47) SAVINGS DEPOSITS IPC*	41.45	36.00	29.51	25.03	19.22	27.20
48) TIME DEPOSITS IPC*	34.57	40.32	53.93	22.70	50.18	41.13
49) PUBLIC TIME & SAVINGS DEPOSITS	1.23	2.38	0.69	11.72	1.32	0.71
50) TOTAL TIME & SAVINGS DEPOSITS	77.26	78.98	80.17	41.08	63.70	54.78
51) MEMO: MONEY MARKET CD'S	12.15	10.86	15.13	3.07	8.35	9.11
52) MEMO: TIME DEPOSITS OVER 100M	0.00	6.41	3.51	13.06	8.64	35.40
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	5.37
54) TOTAL DEPOSITS (FGN.& DOM.)	92.82	98.50	96.48	80.99	62.40	73.16
55) BORROWINGS	0.14	1.15	0.26	2.74	30.06	23.20
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	22.57	19.84	19.68	57.53	15.77	17.46
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-19.62	116.30	45.92	8.33	145.83	16.05
59) NET INCOME--1 YR.	-17.92	116.30	45.92	27.06	164.36	16.07
60) AVERAGE ASSETS--1 YR.	14.02	16.79	22.11	14.87	158.81	45.28
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-14.00	31.86	78.31	16.15	93.76	49.83
62) NET INCOME--5 YRS.	-10.30	31.86	83.96	16.15	90.24	106.90
63) AVERAGE ASSETS--5 YRS.	52.51	65.10	57.59	111.04	92.60	43.06

* DOMESTIC ONLY

District of Columbia

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1983 DISTRICT OF COLUMBIA BASED ON 18 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	8.32	8.81	9.92	10.31	10.70
2) INTEREST EXPENSE	5.78	4.96	4.55	4.01	2.35
3) NET INTEREST MARGIN	3.02	4.07	5.42	6.04	6.44
4) TRUST INCOME		0.24	0.26	0.49	
5) SERVICE CHARGES ON DEPOSITS*	0.15	0.25	0.44	0.61	0.76
6) OTHER NON-INTEREST INCOME	0.06	0.09	0.15	0.27	0.34
7) SALARIES AND BENEFITS	3.07	2.72	2.06	1.76	1.15
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	1.36	1.18	0.76	0.55	0.38
9) LOAN LOSS PROVISION	1.08	0.54	0.34	0.20	0.11
10) OTHER NON-INTEREST EXPENSE	2.38	1.75	1.32	0.88	0.57
11) LESS F.T.E. ADJUSTMENT	0.06	0.34	0.45	0.56	1.20
12) TAX PROVISION	1.07	0.54	0.28	0.16	-0.25
13) RETURN ON ASSETS--OPERATING INCOME	-2.78	0.36	0.61	0.99	1.35
14) RETURN ON ASSETS--NET INCOME	-2.79	0.43	0.58	0.99	1.90
15) RETURN ON EQUITY--NET INCOME	-24.12	5.23	10.25	13.10	18.94
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	9.38	10.21	11.44	12.27	13.12
17) BREAK EVEN YIELD	12.05	10.61	9.55	8.88	8.51
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.20	9.61	10.52	11.47	12.94
19) YIELD ON LOANS	9.19	11.34	11.93	12.53	13.32
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.97	0.77	0.36	0.20	0.14
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.46	1.38	0.63	0.35	0.21
22) RATE ON TIME AND SAVINGS	8.05	7.91	7.32	6.73	5.24
23) RATE ON TOTAL INTEREST FUNDS	8.44	8.10	7.55	6.82	5.23
24) INTEREST EXPENSE % EARNING ASSETS	6.47	6.24	5.40	4.72	2.99
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-14.41	0.44	30.50	40.72	47.11
26) CASH DIVIDEND AS % OF OPERATING INCOME	13.68	23.09	50.46	58.64	73.41
27) CAPITAL FORMATION RATIO	-24.12	2.17	5.62	8.03	15.37
28) EQUITY CAPITAL AS % OF ASSETS	5.28	5.56	7.17	9.48	13.53
Productivity					
29) EARNING ASSETS AS % OF ASSETS	73.40	84.22	85.70	88.01	89.22
30) CASH & DUE (NON-INT.) AS % OF ASSETS	23.00	12.32	9.34	7.68	7.08
31) NON-INT. INCOME % NON-INT. EXPENSE	5.55	11.85	14.85	31.12	34.32
32) PERSONNEL EXPENSE PER EMPLOYEE	27535	26618	24029	20259	18693
33) EMPLOYEES PER MILLION ASSETS	1.45	1.13	0.85	0.71	0.44
34) NON-INTEREST INCOME AS % OF SALARIES	11.34	24.66	30.59	56.32	66.57
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	14.24	21.95	27.67	36.49	49.09
36) FED. FUNDS SOLD	0.63	2.60	7.56	14.56	24.71
37) TOTAL LOANS	42.26	51.05	60.55	68.50	75.61
38) RESERVE FOR LOAN LOSS	0.38	0.53	0.71	0.82	1.04
39) REAL ESTATE LOANS--RESIDENTIAL	2.90	5.76	10.67	13.60	19.15
40) REAL ESTATE LOANS--OTHER	1.53	5.11	8.70	11.50	13.50
41) COMMERCIAL AND INDUSTRIAL LOANS	8.87	14.33	23.74	38.84	43.34
42) PERSONAL LOANS	1.90	3.57	6.56	8.60	23.21
43) AGRIC./ LEASE FIN./ OTHER LOANS	0.85	3.20	7.72	10.50	18.25
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	19.62	27.47	32.89	37.63	42.12
45) PUBLIC FUNDS DEMAND DEPOSITS	0.05	0.26	0.69	2.32	7.02
46) TOTAL DEMAND DEPOSITS*	21.34	28.21	34.46	39.41	44.66
47) SAVINGS DEPOSITS IPC*	16.82	24.46	32.92	45.99	48.02
48) TIME DEPOSITS IPC*	17.88	20.35	24.75	32.86	33.21
49) PUBLIC TIME & SAVINGS DEPOSITS	0.14	0.49	1.74	3.20	4.08
50) TOTAL TIME & SAVINGS DEPOSITS	40.49	52.22	63.20	69.81	73.30
51) MEMO: MONEY MARKET CD'S	2.01	2.34	3.33	6.49	7.93
52) MEMO: TIME DEPOSITS OVER 100M	9.86	11.92	17.41	24.88	31.07
53) FOREIGN DEPOSITS		3.99	15.03	24.10	
54) TOTAL DEPOSITS (FGN.& DOM.)	90.04	92.32	101.66	106.77	108.29
55) BORROWINGS	0.67	1.36	3.73	14.33	21.86
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	4.53
57) FREE FUNDS RATIO	14.23	23.05	27.34	30.93	52.34
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-66.37	-22.62	2.81	17.04	74.93
59) NET INCOME--1 YR.	-64.62	-35.16	13.32	104.38	148.53
60) AVERAGE ASSETS--1 YR.	6.61	9.62	22.22	31.91	52.90
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-77.51	-6.84	18.48	64.97	98.01
62) NET INCOME--5 YRS.	-39.75	-10.44	21.29	64.97	112.97
63) AVERAGE ASSETS--5 YRS.	23.08	26.58	52.00	81.89	86.96

* DOMESTIC ONLY

Bank Administration Institute

District of Columbia

MEDIANS BY RESOURCE CLASS FOR 18 BANKS IN DISTRICT OF COLUMBIA

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	0.00	6.68	9.92	10.11	10.31	9.36
2) INTEREST EXPENSE	0.00	3.44	4.01	4.20	4.75	5.54
3) NET INTEREST MARGIN	0.00	3.22	5.32	6.12	5.84	3.94
4) TRUST INCOME	0.00	0.00	0.00	0.00	0.00	0.26
5) SERVICE CHARGES ON DEPOSITS*	0.00	0.56	0.34	0.56	0.45	0.35
6) OTHER NON-INTEREST INCOME	0.00	0.08	0.12	0.18	0.10	0.29
7) SALARIES AND BENEFITS	0.00	2.28	1.96	2.72	1.76	2.04
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.00	2.07	0.75	0.63	0.80	0.76
9) LOAN LOSS PROVISION	0.00	0.28	0.91	0.26	0.37	0.27
10) OTHER NON-INTEREST EXPENSE	0.00	1.88	1.64	1.75	1.11	0.77
11) LESS F.T.E. ADJUSTMENT	0.00	0.00	0.53	0.44	0.54	0.42
12) TAX PROVISION	0.00	0.36	0.14	0.28	0.43	0.18
13) RETURN ON ASSETS--OPERATING INCOME	0.00	-2.85	0.43	0.45	1.02	0.71
14) RETURN ON ASSETS--NET INCOME	0.00	-2.79	0.56	0.45	1.02	0.69
15) RETURN ON EQUITY--NET INCOME	0.00	-27.21	4.14	8.38	15.21	11.66
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	0.00	8.84	12.55	11.76	12.11	10.94
17) BREAK EVEN YIELD	0.00	12.64	11.70	9.30	9.36	8.88
18) YIELD ON INVESTMENT SECURITIES (FTE)	0.00	6.93	10.60	10.29	10.98	9.61
19) YIELD ON LOANS	0.00	8.28	13.32	12.27	12.19	11.35
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.00	0.77	0.39	0.30	0.24	0.39
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.00	0.69	1.42	0.48	0.64	0.54
22) RATE ON TIME AND SAVINGS	0.00	5.54	7.12	6.73	7.81	8.01
23) RATE ON TOTAL INTEREST FUNDS	0.00	5.59	7.25	6.82	7.79	8.23
24) INTEREST EXPENSE % EARNING ASSETS	0.00	4.59	4.72	4.89	5.40	6.37
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	0.00	-14.41	-44.45	34.85	14.69	8.84
26) CASH DIVIDEND AS % OF OPERATING INCOME	0.00	0.00	71.55	51.77	50.31	44.96
27) CAPITAL FORMATION RATIO	0.00	-27.21	1.85	5.53	8.03	5.97
28) EQUITY CAPITAL AS % OF ASSETS	0.00	10.39	12.38	6.18	7.72	5.69
Productivity						
29) EARNING ASSETS AS % OF ASSETS	0.00	71.93	84.79	85.94	88.01	86.40
30) CASH & DUE (NON-INT.) AS % OF ASSETS	0.00	19.04	12.32	8.69	10.06	8.18
31) NON-INT. INCOME % NON-INT. EXPENSE	0.00	8.40	8.03	14.55	15.15	34.20
32) PERSONNEL EXPENSE PER EMPLOYEE	0	20462	27535	21750	19424	26295
33) EMPLOYEES PER MILLION ASSETS	0.00	1.11	0.71	1.13	0.91	0.75
34) NON-INTEREST INCOME AS % OF SALARIES	0.00	22.90	20.71	28.27	31.31	59.75
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	0.00	26.16	14.24	25.29	25.93	41.30
36) FED. FUNDS SOLD	0.00	14.88	14.56	9.22	5.12	1.31
37) TOTAL LOANS	0.00	58.30	65.21	56.51	68.50	55.70
38) RESERVE FOR LOAN LOSS	0.00	0.66	1.02	0.63	0.73	0.77
39) REAL ESTATE LOANS--RESIDENTIAL	0.00	6.39	8.38	16.36	4.90	10.44
40) REAL ESTATE LOANS--OTHER	0.00	3.31	9.11	7.67	11.50	10.14
41) COMMERCIAL AND INDUSTRIAL LOANS	0.00	29.64	38.84	12.02	40.04	19.07
42) PERSONAL LOANS	0.00	12.71	1.90	6.24	7.51	8.16
43) AGRIC./ LEASE FIN./ OTHER LOANS	0.00	6.89	3.80	7.75	10.06	13.47
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	0.00	27.41	27.58	37.63	36.90	27.47
45) PUBLIC FUNDS DEMAND DEPOSITS	0.00	0.15	0.46	2.32	0.48	1.93
46) TOTAL DEMAND DEPOSITS*	0.00	27.63	35.56	39.41	37.54	28.21
47) SAVINGS DEPOSITS IPC*	0.00	41.93	28.23	45.99	40.31	21.17
48) TIME DEPOSITS IPC*	0.00	37.14	32.86	20.35	25.36	24.15
49) PUBLIC TIME & SAVINGS DEPOSITS	0.00	1.73	3.19	1.34	0.00	2.75
50) TOTAL TIME & SAVINGS DEPOSITS	0.00	79.95	64.12	68.87	65.67	52.22
51) MEMO: MONEY MARKET CD'S	0.00	7.20	5.05	3.50	2.52	2.53
52) MEMO: TIME DEPOSITS OVER 100M	0.00	22.44	24.88	9.87	21.73	17.65
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	15.03
54) TOTAL DEPOSITS (FGN.& DOM.)	0.00	107.59	99.69	106.77	103.22	90.62
55) BORROWINGS	0.00	17.02	1.06	1.36	3.38	14.33
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00	1.67
57) FREE FUNDS RATIO	0.00	4.57	26.91	28.82	30.93	23.05
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	0.00	-42.93	130.65	-4.28	0.04	10.66
59) NET INCOME--1 YR.	0.00	-113.85	131.52	17.04	19.00	11.24
60) AVERAGE ASSETS--1 YR.	0.00	19.83	31.21	9.85	31.91	25.33
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	0.00	N/A	-1.49	21.63	65.18	4.87
62) NET INCOME--5 YRS.	0.00	N/A	4.96	24.70	81.93	9.20
63) AVERAGE ASSETS--5 YRS.	0.00	86.90	78.02	25.04	86.96	46.54

* DOMESTIC ONLY

Florida

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1983 FLORIDA BASED ON 487 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	8.92	9.96	10.68	11.31	11.88
2) INTEREST EXPENSE	6.53	6.07	5.55	4.91	4.15
3) NET INTEREST MARGIN	3.91	4.57	5.16	5.91	6.59
4) TRUST INCOME	0.07	0.13	0.27	0.50	7.19
5) SERVICE CHARGES ON DEPOSITS*	0.18	0.28	0.46	0.69	0.92
6) OTHER NON-INTEREST INCOME	0.09	0.13	0.21	0.34	0.56
7) SALARIES AND BENEFITS	2.74	2.20	1.79	1.47	1.23
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	1.25	0.87	0.65	0.47	0.37
9) LOAN LOSS PROVISION	0.73	0.40	0.21	0.09	0.03
10) OTHER NON-INTEREST EXPENSE	2.47	1.84	1.44	1.17	0.94
11) LESS F.T.E. ADJUSTMENT	0.13	0.33	0.55	0.75	0.97
12) TAX PROVISION	0.90	0.56	0.31	0.07	-0.17
13) RETURN ON ASSETS--OPERATING INCOME	-0.20	0.61	1.03	1.37	1.81
14) RETURN ON ASSETS--NET INCOME	-0.18	0.62	1.02	1.37	1.77
15) RETURN ON EQUITY--NET INCOME	-1.21	7.68	13.16	17.36	22.62
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	10.81	11.55	12.35	13.10	14.05
17) BREAK EVEN YIELD	12.98	11.12	10.12	9.34	8.54
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.16	10.02	10.89	11.96	13.04
19) YIELD ON LOANS	11.63	12.67	13.44	14.17	14.98
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.24	0.58	0.27	0.09	0.01
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.61	0.80	0.45	0.20	0.07
22) RATE ON TIME AND SAVINGS	8.69	8.31	7.98	7.62	6.99
23) RATE ON TOTAL INTEREST FUNDS	8.73	8.33	8.01	7.67	7.04
24) INTEREST EXPENSE % EARNING ASSETS	7.42	6.90	6.38	5.80	5.00
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-0.65	13.96	25.26	34.93	45.77
26) CASH DIVIDEND AS % OF OPERATING INCOME	10.95	19.68	37.24	59.36	92.77
27) CAPITAL FORMATION RATIO	-3.90	2.53	8.25	12.78	16.44
28) EQUITY CAPITAL AS % OF ASSETS	5.63	6.43	7.41	9.86	13.85
Productivity					
29) EARNING ASSETS AS % OF ASSETS	78.75	83.82	87.45	89.82	91.44
30) CASH & DUE (NON-INT.) AS % OF ASSETS	14.51	10.32	7.59	5.69	4.32
31) NON-INT. INCOME % NON-INT. EXPENSE	11.13	15.37	20.80	26.62	35.05
32) PERSONNEL EXPENSE PER EMPLOYEE	22973	18976	16674	15117	13838
33) EMPLOYEES PER MILLION ASSETS	1.66	1.30	1.06	0.87	0.73
34) NON-INTEREST INCOME AS % OF SALARIES	23.87	33.33	45.53	60.10	78.81
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	19.37	26.56	35.80	46.41	58.74
36) FED. FUNDS SOLD	2.29	4.47	7.95	14.17	22.09
37) TOTAL LOANS	34.43	45.58	55.02	63.82	70.81
38) RESERVE FOR LOAN LOSS	0.27	0.40	0.53	0.67	0.87
39) REAL ESTATE LOANS--RESIDENTIAL	2.83	5.95	10.46	16.55	24.36
40) REAL ESTATE LOANS--OTHER	3.87	7.41	11.45	15.98	20.40
41) COMMERCIAL AND INDUSTRIAL LOANS	2.64	5.48	10.08	15.08	21.85
42) PERSONAL LOANS	4.51	7.30	11.34	17.08	23.54
43) AGRIC./ LEASE FIN./ OTHER LOANS	0.57	1.81	4.49	7.81	12.32
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	14.25	18.42	23.01	28.65	35.96
45) PUBLIC FUNDS DEMAND DEPOSITS	0.11	0.23	0.57	1.59	3.10
46) TOTAL DEMAND DEPOSITS*	15.00	19.18	24.19	30.73	37.60
47) SAVINGS DEPOSITS IPC*	24.04	32.79	41.47	48.66	54.97
48) TIME DEPOSITS IPC*	19.61	24.12	29.81	36.11	44.65
49) PUBLIC TIME & SAVINGS DEPOSITS	0.36	1.09	2.81	7.50	12.55
50) TOTAL TIME & SAVINGS DEPOSITS	63.76	70.03	76.30	82.64	87.34
51) MEMO: MONEY MARKET CD'S	5.10	7.28	10.54	14.24	17.56
52) MEMO: TIME DEPOSITS OVER 100M	1.44	3.13	6.23	13.72	24.95
53) FOREIGN DEPOSITS	0.25	0.38	3.72	9.94	11.34
54) TOTAL DEPOSITS (FGN.& DOM.)	92.64	97.41	101.51	105.05	111.23
55) BORROWINGS	0.21	0.82	2.31	5.83	11.05
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	11.49	15.11	20.40	26.38	33.49
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-58.14	-14.70	11.81	40.00	101.24
59) NET INCOME--1 YR.	-63.41	-15.71	12.48	53.60	116.54
60) AVERAGE ASSETS--1 YR.	0.43	12.36	22.99	36.63	63.16
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-49.63	21.50	71.96	153.22	N/A
62) NET INCOME--5 YRS.	-50.76	24.36	78.71	179.66	N/A
63) AVERAGE ASSETS--5 YRS.	24.79	42.81	66.31	111.41	233.90

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 487 BANKS IN FLORIDA

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	8.20	10.65	10.94	10.95	10.58	9.97
2) INTEREST EXPENSE	3.70	5.04	5.55	5.65	5.82	5.46
3) NET INTEREST MARGIN	7.43	5.40	5.28	5.26	4.90	4.49
4) TRUST INCOME	6.17	4.77	4.42	0.22	0.22	0.25
5) SERVICE CHARGES ON DEPOSITS*	0.59	0.69	0.49	0.46	0.34	0.38
6) OTHER NON-INTEREST INCOME	0.43	0.21	0.19	0.20	0.22	0.49
7) SALARIES AND BENEFITS	10.16	2.08	1.76	1.74	1.54	1.81
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	3.24	0.81	0.65	0.62	0.51	0.66
9) LOAN LOSS PROVISION	0.41	0.20	0.22	0.19	0.20	0.27
10) OTHER NON-INTEREST EXPENSE	6.40	1.58	1.41	1.36	1.31	1.46
11) LESS F.T.E. ADJUSTMENT	0.40	0.35	0.50	0.60	0.59	0.55
12) TAX PROVISION	-0.81	0.35	0.35	0.29	0.32	0.25
13) RETURN ON ASSETS--OPERATING INCOME	-1.07	0.91	0.98	1.08	1.08	0.98
14) RETURN ON ASSETS--NET INCOME	-0.94	0.93	0.99	1.10	1.06	0.97
15) RETURN ON EQUITY--NET INCOME	-1.33	10.08	12.04	15.45	15.01	15.22
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.28	12.41	12.57	12.70	12.06	11.73
17) BREAK EVEN YIELD	12.15	10.42	10.46	10.27	9.80	9.84
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.17	10.50	11.06	10.92	11.00	10.99
19) YIELD ON LOANS	8.42	14.10	13.83	13.44	12.86	13.08
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.65	0.29	0.28	0.21	0.27	0.32
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.26	0.43	0.46	0.42	0.40	0.59
22) RATE ON TIME AND SAVINGS	7.08	7.76	8.10	7.90	8.03	7.84
23) RATE ON TOTAL INTEREST FUNDS	7.04	7.76	8.12	7.99	8.06	7.99
24) INTEREST EXPENSE % EARNING ASSETS	4.21	6.05	6.35	6.48	6.60	6.38
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	47.61	28.22	25.33	22.83	24.11	20.44
26) CASH DIVIDEND AS % OF OPERATING INCOME	69.87	40.20	31.09	26.34	48.34	46.49
27) CAPITAL FORMATION RATIO	-2.21	7.06	8.59	10.34	8.60	9.00
28) EQUITY CAPITAL AS % OF ASSETS	88.94	10.29	7.75	7.16	6.41	6.07
Productivity						
29) EARNING ASSETS AS % OF ASSETS	82.76	85.59	87.50	87.66	89.07	86.18
30) CASH & DUE (NON-INT.) AS % OF ASSETS	6.31	8.63	7.49	7.38	6.94	9.35
31) NON-INT. INCOME % NON-INT. EXPENSE	25.00	20.24	19.21	19.98	21.21	26.89
32) PERSONNEL EXPENSE PER EMPLOYEE	29500	16437	16178	16903	16282	18538
33) EMPLOYEES PER MILLION ASSETS	2.67	1.31	1.05	1.01	0.91	0.98
34) NON-INTEREST INCOME AS % OF SALARIES	57.61	43.52	42.28	43.45	48.54	55.67
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	69.08	32.56	34.57	33.87	37.19	37.18
36) FED. FUNDS SOLD	14.14	11.07	8.93	6.34	6.49	6.33
37) TOTAL LOANS	54.74	56.63	54.72	54.25	54.57	55.44
38) RESERVE FOR LOAN LOSS	0.44	0.50	0.50	0.51	0.56	0.63
39) REAL ESTATE LOANS--RESIDENTIAL	11.44	9.15	12.69	11.26	9.97	7.76
40) REAL ESTATE LOANS--OTHER	20.78	9.79	10.31	12.07	12.59	12.19
41) COMMERCIAL AND INDUSTRIAL LOANS	9.54	9.49	10.39	9.92	10.19	15.35
42) PERSONAL LOANS	14.11	12.69	11.21	8.93	12.99	12.84
43) AGRIC./ LEASE FIN./ OTHER LOANS	7.92	6.60	5.57	4.33	1.80	4.37
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	23.45	23.77	22.31	21.77	22.07	26.59
45) PUBLIC FUNDS DEMAND DEPOSITS	0.17	1.21	0.67	0.46	0.47	0.59
46) TOTAL DEMAND DEPOSITS*	17.78	26.24	23.93	23.22	22.74	27.50
47) SAVINGS DEPOSITS IPC*	35.01	37.07	40.41	44.51	42.24	37.49
48) TIME DEPOSITS IPC*	30.90	29.03	30.84	29.79	30.67	27.90
49) PUBLIC TIME & SAVINGS DEPOSITS	7.48	6.28	3.51	2.58	1.82	1.63
50) TOTAL TIME & SAVINGS DEPOSITS	71.77	75.90	76.54	79.10	76.88	67.71
51) MEMO: MONEY MARKET CD'S	17.45	9.90	10.68	10.70	10.63	9.91
52) MEMO: TIME DEPOSITS OVER 100M	9.34	9.56	6.04	5.85	5.44	6.87
53) FOREIGN DEPOSITS	0.00	0.00	0.00	2.31	11.34	3.72
54) TOTAL DEPOSITS (FGN.& DOM.)	93.01	102.83	101.58	102.08	100.58	97.68
55) BORROWINGS	2.25	1.30	1.09	2.35	3.72	10.75
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	100.00	23.17	20.66	18.73	18.11	19.95
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-20.98	11.76	11.41	13.14	9.67	21.29
59) NET INCOME--1 YR.	-13.40	10.49	8.62	14.90	13.45	35.87
60) AVERAGE ASSETS--1 YR.	-53.31	18.23	22.12	24.39	23.91	35.32
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	4.40	55.29	69.77	78.28	76.29	119.67
62) NET INCOME--5 YRS.	6.00	62.98	69.77	93.48	73.23	131.77
63) AVERAGE ASSETS--5 YRS.	28.75	46.13	59.95	73.03	78.35	147.46

* DOMESTIC ONLY

Georgia

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1983 GEORGIA BASED ON 413 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	10.53	11.05	11.60	12.09	12.70
2) INTEREST EXPENSE	7.41	6.91	6.31	5.70	5.17
3) NET INTEREST MARGIN	4.13	4.67	5.21	5.91	6.60
4) TRUST INCOME	0.03	0.05	0.12	0.22	0.32
5) SERVICE CHARGES ON DEPOSITS*	0.30	0.45	0.63	0.81	1.05
6) OTHER NON-INTEREST INCOME	0.10	0.17	0.26	0.38	0.57
7) SALARIES AND BENEFITS	2.54	2.22	1.85	1.62	1.41
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.91	0.68	0.52	0.38	0.29
9) LOAN LOSS PROVISION	0.86	0.48	0.25	0.13	0.06
10) OTHER NON-INTEREST EXPENSE	1.91	1.56	1.26	1.01	0.84
11) LESS F.T.E. ADJUSTMENT	0.18	0.38	0.67	0.96	1.21
12) TAX PROVISION	0.63	0.44	0.23	0.07	-0.04
13) RETURN ON ASSETS--OPERATING INCOME	0.38	0.90	1.23	1.58	1.92
14) RETURN ON ASSETS--NET INCOME	0.40	0.91	1.24	1.59	1.90
15) RETURN ON EQUITY--NET INCOME	4.50	10.22	13.74	17.09	20.06
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.99	12.48	13.06	13.66	14.37
17) BREAK EVEN YIELD	12.55	11.53	10.61	9.95	9.20
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.15	10.92	11.99	12.92	13.82
19) YIELD ON LOANS	12.98	13.56	14.23	14.87	15.71
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.63	0.75	0.40	0.17	0.04
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.79	0.96	0.52	0.30	0.13
22) RATE ON TIME AND SAVINGS	10.08	9.66	9.18	8.71	8.25
23) RATE ON TOTAL INTEREST FUNDS	10.07	9.67	9.18	8.71	8.22
24) INTEREST EXPENSE % EARNING ASSETS	8.20	7.74	7.13	6.52	5.94
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	1.15	7.63	16.84	25.22	32.67
26) CASH DIVIDEND AS % OF OPERATING INCOME	8.62	15.09	27.34	42.10	59.47
27) CAPITAL FORMATION RATIO	0.86	6.41	9.73	13.15	16.66
28) EQUITY CAPITAL AS % OF ASSETS	6.63	7.74	9.07	10.79	12.51
Productivity					
29) EARNING ASSETS AS % OF ASSETS	83.98	86.53	88.88	90.80	92.46
30) CASH & DUE (NON-INT.) AS % OF ASSETS	11.44	9.37	6.94	5.54	4.32
31) NON-INT. INCOME % NON-INT. EXPENSE	16.49	20.19	25.27	30.96	35.60
32) PERSONNEL EXPENSE PER EMPLOYEE	22352	20185	18028	16346	15000
33) EMPLOYEES PER MILLION ASSETS	1.51	1.23	1.02	0.86	0.74
34) NON-INTEREST INCOME AS % OF SALARIES	31.25	39.64	50.00	61.80	73.78
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	19.17	26.45	34.74	44.08	51.64
36) FED. FUNDS SOLD	2.59	4.70	8.20	13.83	20.29
37) TOTAL LOANS	37.37	46.92	56.27	64.76	71.65
38) RESERVE FOR LOAN LOSS	0.34	0.45	0.57	0.76	0.98
39) REAL ESTATE LOANS--RESIDENTIAL	3.19	5.27	8.61	12.90	17.94
40) REAL ESTATE LOANS--OTHER	3.06	5.40	9.16	13.78	17.93
41) COMMERCIAL AND INDUSTRIAL LOANS	2.76	5.37	9.30	15.23	20.88
42) PERSONAL LOANS	8.16	11.59	15.87	20.72	27.40
43) AGRIC./ LEASE FIN./ OTHER LOANS	1.75	3.88	7.55	13.00	18.13
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	13.08	15.83	19.22	24.59	29.54
45) PUBLIC FUNDS DEMAND DEPOSITS	0.72	1.19	2.09	3.11	4.57
46) TOTAL DEMAND DEPOSITS*	15.38	17.81	22.12	27.31	32.48
47) SAVINGS DEPOSITS IPC*	14.91	19.10	23.18	28.08	32.57
48) TIME DEPOSITS IPC*	32.70	40.09	47.74	54.32	59.55
49) PUBLIC TIME & SAVINGS DEPOSITS	1.13	2.47	4.44	7.23	11.42
50) TOTAL TIME & SAVINGS DEPOSITS	67.33	71.81	76.68	81.03	84.47
51) MEMO: MONEY MARKET CD'S	8.09	10.23	13.12	16.94	21.59
52) MEMO: TIME DEPOSITS OVER 100M	2.58	4.52	8.07	12.99	18.74
53) FOREIGN DEPOSITS		0.46	2.02	6.56	
54) TOTAL DEPOSITS (FGN.& DOM.)	92.58	95.77	98.73	102.20	105.74
55) BORROWINGS	0.12	0.47	0.98	2.86	6.85
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	14.75	18.21	22.38	26.63	31.23
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-41.83	-12.14	10.28	36.36	90.90
59) NET INCOME--1 YR.	-44.44	-10.71	11.47	39.35	98.68
60) AVERAGE ASSETS--1 YR.	6.59	11.13	17.01	24.49	35.13
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-49.37	1.95	48.18	94.59	162.06
62) NET INCOME--5 YRS.	-41.74	4.64	51.75	101.13	163.31
63) AVERAGE ASSETS--5 YRS.	26.82	37.02	51.83	70.82	90.41

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 413 BANKS IN GEORGIA

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	11.56	11.63	11.65	11.57	11.51	10.13
2) INTEREST EXPENSE	6.29	6.37	6.59	6.23	5.62	5.22
3) NET INTEREST MARGIN	5.29	5.27	5.04	5.29	5.54	4.55
4) TRUST INCOME	0.00	0.00	0.05	0.05	0.18	0.21
5) SERVICE CHARGES ON DEPOSITS*	0.65	0.67	0.58	0.61	0.74	0.53
6) OTHER NON-INTEREST INCOME	0.31	0.27	0.22	0.24	0.28	0.58
7) SALARIES AND BENEFITS	2.30	1.91	1.72	1.77	2.10	1.83
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.60	0.50	0.47	0.51	0.57	0.58
9) LOAN LOSS PROVISION	0.25	0.27	0.24	0.22	0.28	0.28
10) OTHER NON-INTEREST EXPENSE	1.65	1.25	1.09	1.23	1.52	1.52
11) LESS F.T.E. ADJUSTMENT	0.33	0.53	0.71	0.76	0.80	0.60
12) TAX PROVISION	0.20	0.31	0.17	0.23	0.24	0.13
13) RETURN ON ASSETS--OPERATING INCOME	0.93	1.25	1.22	1.28	1.47	0.90
14) RETURN ON ASSETS--NET INCOME	0.93	1.25	1.22	1.30	1.45	0.90
15) RETURN ON EQUITY--NET INCOME	9.24	12.75	13.49	16.17	17.59	16.41
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	13.10	13.10	13.04	13.03	13.05	12.26
17) BREAK EVEN YIELD	11.64	10.71	10.54	10.43	10.25	9.94
18) YIELD ON INVESTMENT SECURITIES (FTE)	11.15	12.07	12.19	11.89	12.06	12.77
19) YIELD ON LOANS	14.69	14.32	13.99	14.14	14.14	12.86
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.46	0.45	0.40	0.38	0.29	0.38
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.63	0.57	0.47	0.50	0.58	0.54
22) RATE ON TIME AND SAVINGS	9.04	9.19	9.36	9.02	8.82	8.77
23) RATE ON TOTAL INTEREST FUNDS	9.04	9.21	9.36	9.04	8.83	8.82
24) INTEREST EXPENSE % EARNING ASSETS	7.24	7.23	7.37	6.88	6.54	6.53
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	19.45	20.02	14.43	17.91	14.87	10.86
26) CASH DIVIDEND AS % OF OPERATING INCOME	22.22	26.14	26.42	27.76	38.74	31.82
27) CAPITAL FORMATION RATIO	7.88	9.48	9.80	8.28	10.57	10.57
28) EQUITY CAPITAL AS % OF ASSETS	10.26	9.48	9.09	8.54	7.76	5.31
29) EARNING ASSETS AS % OF ASSETS	87.84	88.99	89.34	89.75	87.65	82.43
30) CASH & DUE (NON-INT.) AS % OF ASSETS	9.42	6.95	6.22	6.59	8.49	10.98
31) NON-INT. INCOME % NON-INT. EXPENSE	24.47	24.59	25.48	25.24	29.27	36.66
32) PERSONNEL EXPENSE PER EMPLOYEE	16000	17702	18312	18174	19350	20571
33) EMPLOYEES PER MILLION ASSETS	1.39	1.05	0.96	0.99	1.10	0.87
34) NON-INTEREST INCOME AS % OF SALARIES	45.32	47.40	49.06	51.39	59.58	77.49
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	29.35	34.78	36.54	34.18	34.81	32.74
36) FED. FUNDS SOLD	11.86	8.27	6.90	8.14	7.85	5.40
37) TOTAL LOANS	56.91	55.75	55.41	56.31	58.84	57.22
38) RESERVE FOR LOAN LOSS	0.50	0.55	0.55	0.58	0.79	0.88
39) REAL ESTATE LOANS--RESIDENTIAL	6.73	9.81	9.34	8.93	5.94	5.27
40) REAL ESTATE LOANS--OTHER	9.91	8.77	9.15	9.55	10.03	6.62
41) COMMERCIAL AND INDUSTRIAL LOANS	6.33	8.04	8.00	10.88	15.54	21.30
42) PERSONAL LOANS	15.30	14.73	15.67	15.14	20.27	16.01
43) AGRIC./ LEASE FIN./ OTHER LOANS	14.43	8.68	7.51	5.31	2.89	5.27
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	19.36	18.47	17.96	20.61	27.05	28.55
45) PUBLIC FUNDS DEMAND DEPOSITS	1.73	2.48	2.03	2.07	1.44	2.20
46) TOTAL DEMAND DEPOSITS*	22.17	21.78	20.35	22.55	29.15	33.13
47) SAVINGS DEPOSITS IPC*	22.63	21.94	23.12	25.36	28.05	18.21
48) TIME DEPOSITS IPC*	51.23	49.86	48.66	42.85	36.94	23.62
49) PUBLIC TIME & SAVINGS DEPOSITS	2.72	4.41	4.42	6.60	4.76	2.35
50) TOTAL TIME & SAVINGS DEPOSITS	77.43	77.83	78.03	75.75	68.45	43.47
51) MEMO: MONEY MARKET CD'S	18.06	15.12	13.18	12.01	10.03	4.73
52) MEMO: TIME DEPOSITS OVER 100M	4.89	6.56	8.93	11.62	9.54	11.12
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	2.02
54) TOTAL DEPOSITS (FGN.& DOM.)	99.85	98.84	98.62	99.51	97.55	81.19
55) BORROWINGS	0.89	0.77	0.76	1.11	4.56	29.36
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	22.38	21.50	21.26	23.61	25.29	24.78
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-11.68	12.55	4.34	20.83	17.07	15.63
59) NET INCOME--1 YR.	-15.49	10.94	8.31	20.46	25.99	27.52
60) AVERAGE ASSETS--1 YR.	12.63	16.13	15.83	23.67	19.49	37.54
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-5.96	38.93	43.37	67.43	74.20	121.84
62) NET INCOME--5 YRS.	-0.93	47.49	49.36	75.75	74.47	108.91
63) AVERAGE ASSETS--5 YRS.	49.30	49.69	50.32	63.00	54.00	63.91

* DOMESTIC ONLY

Hawaii

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1983 HAWAII BASED ON 10 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	9.08	10.21	10.25	10.95	11.32
2) INTEREST EXPENSE	6.08	5.85	5.71	5.64	4.29
3) NET INTEREST MARGIN	3.40	4.28	4.61	5.11	7.03
4) TRUST INCOME			0.24		
5) SERVICE CHARGES ON DEPOSITS*	0.12	0.30	0.33	0.39	0.51
6) OTHER NON-INTEREST INCOME	0.23	0.41	0.56	0.68	1.21
7) SALARIES AND BENEFITS	3.37	2.43	2.11	1.91	1.72
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	2.14	1.50	0.96	0.62	0.58
9) LOAN LOSS PROVISION	2.47	0.54	0.44	0.25	0.17
10) OTHER NON-INTEREST EXPENSE	2.89	1.66	1.39	1.01	0.78
11) LESS F.T.E. ADJUSTMENT	0.06	0.12	0.31	0.35	0.36
12) TAX PROVISION	0.38	0.35	0.32	0.05	0.01
13) RETURN ON ASSETS--OPERATING INCOME	-3.64	-3.19	0.48	0.82	0.99
14) RETURN ON ASSETS--NET INCOME	-3.64	0.03	0.49	0.78	0.99
15) RETURN ON EQUITY--NET INCOME	-22.49	0.56	9.17	13.77	16.52
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.01	11.51	12.13	12.78	14.38
17) BREAK EVEN YIELD	20.15	12.04	11.19	10.48	9.24
18) YIELD ON INVESTMENT SECURITIES (FTE)	8.77	9.28	10.57	11.61	11.82
19) YIELD ON LOANS	11.85	12.34	13.18	13.60	15.24
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	3.98	0.97	0.66	0.46	0.14
21) LOAN LOSS PROVISION % AVERAGE LOANS	4.09	0.94	0.80	0.46	0.32
22) RATE ON TIME AND SAVINGS	8.09	7.93	7.79	7.52	6.68
23) RATE ON TOTAL INTEREST FUNDS	8.99	8.10	7.90	7.54	6.68
24) INTEREST EXPENSE % EARNING ASSETS	8.98	6.94	6.55	6.44	5.23
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	8.33	9.26	27.92	30.45	35.53
26) CASH DIVIDEND AS % OF OPERATING INCOME	9.88	29.33	46.91	66.26	325.00
27) CAPITAL FORMATION RATIO	-22.49	0.15	4.12	9.79	10.85
28) EQUITY CAPITAL AS % OF ASSETS	4.66	5.43	5.84	6.38	20.83
Productivity					
29) EARNING ASSETS AS % OF ASSETS	63.18	84.47	86.97	87.61	89.74
30) CASH & DUE (NON-INT.) AS % OF ASSETS	16.03	10.54	8.40	7.05	6.41
31) NON-INT. INCOME % NON-INT. EXPENSE	7.77	18.54	21.15	26.14	31.09
32) PERSONNEL EXPENSE PER EMPLOYEE	21409	21270	19178	18192	16944
33) EMPLOYEES PER MILLION ASSETS	1.99	1.40	1.06	0.92	0.86
34) NON-INTEREST INCOME AS % OF SALARIES	19.34	36.86	45.09	54.33	54.77
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	9.45	21.16	30.06	36.29	38.61
36) FED. FUNDS SOLD	0.84	2.25	3.87	6.14	16.70
37) TOTAL LOANS	54.76	61.74	68.28	71.99	89.51
38) RESERVE FOR LOAN LOSS	0.46	0.53	0.63	0.73	1.84
39) REAL ESTATE LOANS--RESIDENTIAL	12.21	18.32	22.55	23.16	29.03
40) REAL ESTATE LOANS--OTHER	1.84	2.07	8.28	10.47	11.93
41) COMMERCIAL AND INDUSTRIAL LOANS	14.21	15.60	20.01	30.75	48.46
42) PERSONAL LOANS	5.09	11.53	12.66	14.07	19.15
43) AGRIC./ LEASE FIN./ OTHER LOANS	0.21	1.10	3.75	7.22	15.40
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	18.39	19.93	21.64	23.62	25.29
45) PUBLIC FUNDS DEMAND DEPOSITS	0.12	0.14	0.37	0.57	1.37
46) TOTAL DEMAND DEPOSITS*	18.67	20.08	22.14	24.33	25.45
47) SAVINGS DEPOSITS IPC*	21.72	24.64	26.29	35.66	60.82
48) TIME DEPOSITS IPC*	17.72	27.29	31.98	38.28	43.10
49) PUBLIC TIME & SAVINGS DEPOSITS	3.69	8.07	17.68	25.20	26.78
50) TOTAL TIME & SAVINGS DEPOSITS	68.15	78.39	81.30	82.89	84.66
51) MEMO: MONEY MARKET CD'S	3.24	4.87	7.82	10.25	14.49
52) MEMO: TIME DEPOSITS OVER 100M	7.14	12.54	28.06	32.36	34.38
53) FOREIGN DEPOSITS		4.40	9.33	14.27	
54) TOTAL DEPOSITS (FGN.& DOM.)	101.03	102.10	104.04	105.27	108.12
55) BORROWINGS	0.47	1.05	2.13	2.61	21.42
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	0.02	14.75	15.93	17.81	21.57
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	N/A	4.78	45.65	65.87	N/A
59) NET INCOME--1 YR.	N/A	-14.28	7.67	53.86	57.84
60) AVERAGE ASSETS--1 YR.	3.20	8.97	13.35	17.59	96.67
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-280.26	-97.74	8.43	44.40	81.52
62) NET INCOME--5 YRS.	-280.26	-89.83	8.30	49.47	145.14
63) AVERAGE ASSETS--5 YRS.	15.94	29.44	52.97	68.37	76.02

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 10 BANKS IN HAWAII

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	10.20	0.00	0.00	10.24	10.56	9.90
2) INTEREST EXPENSE	4.98	0.00	0.00	5.96	5.76	5.67
3) NET INTEREST MARGIN	5.21	0.00	0.00	4.28	4.83	4.21
4) TRUST INCOME	0.00	0.00	0.00	0.00	0.00	0.24
5) SERVICE CHARGES ON DEPOSITS*	0.33	0.00	0.00	0.51	0.33	0.32
6) OTHER NON-INTEREST INCOME	0.52	0.00	0.00	0.40	0.61	0.50
7) SALARIES AND BENEFITS	3.24	0.00	0.00	1.72	2.19	1.88
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	2.13	0.00	0.00	1.50	0.93	0.60
9) LOAN LOSS PROVISION	1.41	0.00	0.00	0.54	0.53	0.21
10) OTHER NON-INTEREST EXPENSE	2.68	0.00	0.00	1.36	1.43	0.82
11) LESS F.T.E. ADJUSTMENT	0.00	0.00	0.00	0.06	0.29	0.35
12) TAX PROVISION	0.00	0.00	0.00	0.00	0.11	0.36
13) RETURN ON ASSETS--OPERATING INCOME	-3.42	0.00	0.00	0.00	0.48	0.90
14) RETURN ON ASSETS--NET INCOME	-3.42	0.00	0.00	0.03	0.51	0.91
15) RETURN ON EQUITY--NET INCOME	-20.00	0.00	0.00	0.56	9.67	15.14
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	14.10	0.00	0.00	12.12	12.15	11.26
17) BREAK EVEN YIELD	18.93	0.00	0.00	12.04	11.12	9.39
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.57	0.00	0.00	8.77	10.92	10.44
19) YIELD ON LOANS	14.65	0.00	0.00	13.35	13.01	12.23
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	2.28	0.00	0.00	0.97	0.68	0.30
21) LOAN LOSS PROVISION % AVERAGE LOANS	2.35	0.00	0.00	0.98	0.85	0.39
22) RATE ON TIME AND SAVINGS	7.20	0.00	0.00	8.05	7.82	7.64
23) RATE ON TOTAL INTEREST FUNDS	7.83	0.00	0.00	8.18	7.86	7.68
24) INTEREST EXPENSE % EARNING ASSETS	7.10	0.00	0.00	7.05	6.59	6.46
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	0.00	0.00	0.00	0.00	24.37	29.18
26) CASH DIVIDEND AS % OF OPERATING INCOME	0.00	0.00	0.00	325.00	42.72	40.61
27) CAPITAL FORMATION RATIO	-20.00	0.00	0.00	0.15	4.45	9.16
28) EQUITY CAPITAL AS % OF ASSETS	17.52	0.00	0.00	5.43	5.63	6.08
Productivity						
29) EARNING ASSETS AS % OF ASSETS	72.55	0.00	0.00	84.47	87.11	87.91
30) CASH & DUE (NON-INT.) AS % OF ASSETS	14.59	0.00	0.00	8.89	8.21	6.73
31) NON-INT. INCOME % NON-INT. EXPENSE	10.70	0.00	0.00	19.95	22.36	28.85
32) PERSONNEL EXPENSE PER EMPLOYEE	18222	0	0	18648	18856	21329
33) EMPLOYEES PER MILLION ASSETS	1.79	0.00	0.00	0.92	1.08	0.88
34) NON-INTEREST INCOME AS % OF SALARIES	26.59	0.00	0.00	53.12	43.13	50.74
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	9.45	0.00	0.00	30.66	27.16	35.69
36) FED. FUNDS SOLD	13.32	0.00	0.00	3.51	4.23	2.17
37) TOTAL LOANS	80.75	0.00	0.00	65.34	71.23	61.55
38) RESERVE FOR LOAN LOSS	1.18	0.00	0.00	0.46	0.72	0.56
39) REAL ESTATE LOANS--RESIDENTIAL	25.65	0.00	0.00	22.27	22.83	15.26
40) REAL ESTATE LOANS--OTHER	2.07	0.00	0.00	1.84	8.28	10.36
41) COMMERCIAL AND INDUSTRIAL LOANS	39.60	0.00	0.00	21.19	18.83	15.95
42) PERSONAL LOANS	9.56	0.00	0.00	5.09	14.07	12.27
43) AGRIC./ LEASE FIN./ OTHER LOANS	6.06	0.00	0.00	15.40	1.10	8.25
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	24.81	0.00	0.00	22.58	21.57	19.56
45) PUBLIC FUNDS DEMAND DEPOSITS	0.12	0.00	0.00	1.37	0.46	0.77
46) TOTAL DEMAND DEPOSITS*	24.98	0.00	0.00	24.33	21.78	20.33
47) SAVINGS DEPOSITS IPC*	56.07	0.00	0.00	29.69	24.64	25.72
48) TIME DEPOSITS IPC*	20.54	0.00	0.00	27.29	38.28	29.75
49) PUBLIC TIME & SAVINGS DEPOSITS	3.69	0.00	0.00	26.78	17.68	15.88
50) TOTAL TIME & SAVINGS DEPOSITS	78.47	0.00	0.00	83.77	82.72	71.36
51) MEMO: MONEY MARKET CD'S	4.18	0.00	0.00	3.24	10.25	7.07
52) MEMO: TIME DEPOSITS OVER 100M	7.30	0.00	0.00	32.45	32.02	24.00
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	9.33
54) TOTAL DEPOSITS (FGN.& DOM.)	103.46	0.00	0.00	108.12	104.68	101.07
55) BORROWINGS	21.42	0.00	0.00	2.61	1.41	2.30
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	10.79	0.00	0.00	13.59	16.43	17.11
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-135.77	0.00	0.00	108.51	51.63	5.90
59) NET INCOME--1 YR.	-135.77	0.00	0.00	-14.28	25.77	7.67
60) AVERAGE ASSETS--1 YR.	53.87	0.00	0.00	23.28	8.97	16.22
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-280.26	0.00	0.00	-97.74	8.43	32.63
62) NET INCOME--5 YRS.	-280.26	0.00	0.00	-89.83	8.30	36.95
63) AVERAGE ASSETS--5 YRS.	76.02	0.00	0.00	65.11	38.27	60.67

* DOMESTIC ONLY

Idaho

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1983 IDAHO BASED ON 27 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	10.67	10.77	11.16	11.86	12.36
2) INTEREST EXPENSE	6.73	6.60	6.27	5.81	5.61
3) NET INTEREST MARGIN	4.13	4.53	5.17	5.56	6.11
4) TRUST INCOME	0.03	0.05	0.08	0.14	0.20
5) SERVICE CHARGES ON DEPOSITS*	0.29	0.41	0.57	0.67	0.72
6) OTHER NON-INTEREST INCOME	0.12	0.21	0.33	0.49	1.08
7) SALARIES AND BENEFITS	2.72	2.49	2.15	1.84	1.67
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.99	0.73	0.57	0.46	0.40
9) LOAN LOSS PROVISION	1.38	1.00	0.55	0.29	0.07
10) OTHER NON-INTEREST EXPENSE	1.87	1.56	1.30	0.94	0.71
11) LESS F.T.E. ADJUSTMENT	0.20	0.25	0.36	0.55	0.61
12) TAX PROVISION	0.73	0.48	0.19	-0.02	-0.13
13) RETURN ON ASSETS--OPERATING INCOME	0.06	0.50	0.81	1.11	1.56
14) RETURN ON ASSETS--NET INCOME	0.07	0.56	0.81	1.27	1.54
15) RETURN ON EQUITY--NET INCOME	0.87	8.36	9.88	13.19	18.74
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.86	12.72	13.30	13.81	15.14
17) BREAK EVEN YIELD	14.15	12.27	11.76	10.79	9.93
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.55	10.82	11.27	12.40	15.23
19) YIELD ON LOANS	12.47	12.78	13.62	14.15	14.47
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.56	1.36	0.57	0.31	0.11
21) LOAN LOSS PROVISION % AVERAGE LOANS	2.00	1.44	0.92	0.47	0.13
22) RATE ON TIME AND SAVINGS	8.98	8.75	8.44	8.23	8.06
23) RATE ON TOTAL INTEREST FUNDS	9.11	8.87	8.50	8.23	8.07
24) INTEREST EXPENSE % EARNING ASSETS	8.30	7.72	7.32	6.84	6.54
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-17.56	7,15	19.18	30.46	41.68
26) CASH DIVIDEND AS % OF OPERATING INCOME	5.51	10.66	19.86	48.41	71.61
27) CAPITAL FORMATION RATIO	0.87	4.50	7.61	10.22	14.71
28) EQUITY CAPITAL AS % OF ASSETS	5.53	6.17	8.31	9.88	12.13
Productivity					
29) EARNING ASSETS AS % OF ASSETS	73.18	81.68	87.91	89.72	90.79
30) CASH & DUE (NON-INT.) AS % OF ASSETS	19.75	11.86	7.02	5.87	4.81
31) NON-INT. INCOME % NON-INT. EXPENSE	15.92	19.18	24.20	26.78	32.18
32) PERSONNEL EXPENSE PER EMPLOYEE	23702	21800	20250	18172	15772
33) EMPLOYEES PER MILLION ASSETS	1.45	1.24	1.06	0.94	0.86
34) NON-INTEREST INCOME AS % OF SALARIES	28.38	32.60	43.80	51.27	70.00
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	9.42	18.95	22.96	28.19	32.28
36) FED. FUNDS SOLD	1.20	2.22	3.55	4.96	8.19
37) TOTAL LOANS	62.52	68.18	72.24	76.80	84.10
38) RESERVE FOR LOAN LOSS	0.33	0.47	0.61	0.72	0.80
39) REAL ESTATE LOANS--RESIDENTIAL	1.74	4.12	7.20	10.15	16.52
40) REAL ESTATE LOANS--OTHER	2.17	3.97	5.17	6.67	9.11
41) COMMERCIAL AND INDUSTRIAL LOANS	11.24	13.05	21.52	34.88	46.71
42) PERSONAL LOANS	3.39	6.86	9.87	15.92	18.38
43) AGRIC./ LEASE FIN./ OTHER LOANS	5.79	11.11	20.70	34.29	45.71
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	13.21	16.38	17.96	20.29	27.39
45) PUBLIC FUNDS DEMAND DEPOSITS	0.41	0.62	0.91	1.70	3.29
46) TOTAL DEMAND DEPOSITS*	14.35	17.27	18.65	22.75	30.40
47) SAVINGS DEPOSITS IPC*	21.71	25.99	28.26	35.65	44.32
48) TIME DEPOSITS IPC*	30.02	38.08	44.09	48.17	54.10
49) PUBLIC TIME & SAVINGS DEPOSITS	2.78	3.95	7.24	10.16	21.12
50) TOTAL TIME & SAVINGS DEPOSITS	71.15	76.09	82.79	89.63	92.84
51) MEMO: MONEY MARKET CD'S	6.95	9.75	15.53	19.98	24.21
52) MEMO: TIME DEPOSITS OVER 100M	4.89	8.42	11.51	17.87	38.71
53) FOREIGN DEPOSITS					
54) TOTAL DEPOSITS (FGN.& DOM.)	92.59	96.07	101.56	109.98	116.98
55) BORROWINGS	0.01	0.81	2.08	7.61	15.14
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	6.15	9.53	14.73	17.36	22.68
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-66.66	-19.74	15.93	58.60	151.93
59) NET INCOME--1 YR.	-71.11	-17.07	17.45	63.95	214.25
60) AVERAGE ASSETS--1 YR.	-0.92	9.19	16.85	22.53	39.08
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-95.27	-10.38	20.97	62.16	205.33
62) NET INCOME--5 YRS.	-90.00	-17.74	25.30	73.81	205.33
63) AVERAGE ASSETS--5 YRS.	11.02	30.78	43.05	71.69	265.88

* DOMESTIC ONLY

Bank Administration Institute **Idaho**

MEDIANS BY RESOURCE CLASS FOR 27 BANKS IN IDAHO

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	0.00	11.32	11.48	11.50	10.71	10.60
2) INTEREST EXPENSE	0.00	6.43	5.77	6.20	6.36	6.44
3) NET INTEREST MARGIN	0.00	5.22	5.70	5.36	4.85	4.13
4) TRUST INCOME	0.00	0.03	0.00	0.05	0.13	0.09
5) SERVICE CHARGES ON DEPOSITS*	0.00	0.56	0.42	0.68	0.57	0.39
6) OTHER NON-INTEREST INCOME	0.00	0.26	0.12	0.45	0.29	0.44
7) SALARIES AND BENEFITS	0.00	2.23	2.15	2.53	2.15	1.84
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.00	0.61	0.42	0.57	0.70	0.40
9) LOAN LOSS PROVISION	0.00	0.70	0.37	0.44	0.43	0.52
10) OTHER NON-INTEREST EXPENSE	0.00	1.47	1.29	1.22	1.17	1.52
11) LESS F.T.E. ADJUSTMENT	0.00	0.33	0.55	0.42	0.48	0.39
12) TAX PROVISION	0.00	0.19	0.53	0.48	0.07	-0.03
13) RETURN ON ASSETS--OPERATING INCOME	0.00	0.65	1.42	0.94	0.62	0.56
14) RETURN ON ASSETS--NET INCOME	0.00	0.77	1.43	0.94	0.64	0.56
15) RETURN ON EQUITY--NET INCOME	0.00	8.59	10.44	13.09	10.09	9.87
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	0.00	13.62	13.92	13.32	11.86	12.05
17) BREAK EVEN YIELD	0.00	12.04	10.84	11.83	11.11	10.79
18) YIELD ON INVESTMENT SECURITIES (FTE)	0.00	10.89	12.48	11.69	11.14	11.30
19) YIELD ON LOANS	0.00	13.78	13.69	14.11	12.61	12.48
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.00	1.12	0.31	0.81	0.31	0.43
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.00	1.13	0.67	0.67	0.65	0.85
22) RATE ON TIME AND SAVINGS	0.00	8.71	8.22	8.50	8.34	8.36
23) RATE ON TOTAL INTEREST FUNDS	0.00	8.83	8.34	8.52	8.28	8.45
24) INTEREST EXPENSE % EARNING ASSETS	0.00	7.67	6.69	7.26	7.05	7.19
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	0.00	22.19	25.48	30.46	11.91	-9.23
26) CASH DIVIDEND AS % OF OPERATING INCOME	0.00	9.58	41.97	17.50	24.00	48.42
27) CAPITAL FORMATION RATIO	0.00	7.98	8.04	8.75	8.34	3.75
28) EQUITY CAPITAL AS % OF ASSETS	0.00	8.74	9.92	7.24	6.77	5.69
29) EARNING ASSETS AS % OF ASSETS	0.00	83.65	88.26	86.72	89.96	89.56
30) CASH & DUE (NON-INT.) AS % OF ASSETS	0.00	8.53	7.02	7.93	5.87	6.87
31) NON-INT. INCOME % NON-INT. EXPENSE	0.00	19.99	16.31	25.28	23.69	28.54
32) PERSONNEL EXPENSE PER EMPLOYEE	0	20705	16046	20563	20991	19542
33) EMPLOYEES PER MILLION ASSETS	0.00	1.13	0.97	1.15	1.06	0.94
34) NON-INTEREST INCOME AS % OF SALARIES	0.00	39.15	32.60	46.50	48.42	59.87
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	0.00	20.38	20.06	27.01	25.18	29.86
36) FED. FUNDS SOLD	0.00	4.19	4.62	3.02	2.23	2.11
37) TOTAL LOANS	0.00	74.48	72.97	70.21	73.02	68.67
38) RESERVE FOR LOAN LOSS	0.00	0.49	0.65	0.60	0.64	0.67
39) REAL ESTATE LOANS--RESIDENTIAL	0.00	6.19	9.13	5.03	7.79	10.37
40) REAL ESTATE LOANS--OTHER	0.00	5.70	3.97	5.79	5.02	9.69
41) COMMERCIAL AND INDUSTRIAL LOANS	0.00	21.36	14.42	20.28	27.49	20.01
42) PERSONAL LOANS	0.00	14.09	6.28	6.53	9.89	16.25
43) AGRIC./ LEASE FIN./ OTHER LOANS	0.00	27.40	26.02	22.18	18.24	12.59
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	0.00	18.90	19.32	18.10	17.59	14.99
45) PUBLIC FUNDS DEMAND DEPOSITS	0.00	0.74	0.84	1.30	1.04	0.91
46) TOTAL DEMAND DEPOSITS*	0.00	20.39	20.17	18.92	18.65	15.60
47) SAVINGS DEPOSITS IPC*	0.00	28.55	28.26	34.51	27.99	27.23
48) TIME DEPOSITS IPC*	0.00	47.52	44.09	38.84	45.88	38.08
49) PUBLIC TIME & SAVINGS DEPOSITS	0.00	9.49	3.88	6.93	3.79	4.62
50) TOTAL TIME & SAVINGS DEPOSITS	0.00	84.80	82.06	83.13	77.42	73.76
51) MEMO: MONEY MARKET CD'S	0.00	15.31	19.98	15.21	16.94	13.59
52) MEMO: TIME DEPOSITS OVER 100M	0.00	15.01	6.35	11.58	9.58	10.77
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.00
54) TOTAL DEPOSITS (FGN.& DOM.)	0.00	105.38	102.24	101.36	96.07	88.17
55) BORROWINGS	0.00	1.33	0.56	1.97	4.61	11.94
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	0.00	13.72	17.36	15.60	14.91	12.73
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	0.00	25.48	-10.54	38.93	15.93	3.95
59) NET INCOME--1 YR.	0.00	21.04	0.53	52.84	18.59	10.34
60) AVERAGE ASSETS--1 YR.	0.00	21.49	12.63	17.39	15.76	15.01
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	0.00	12.90	37.59	37.24	9.87	-9.23
62) NET INCOME--5 YRS.	0.00	-5.69	38.59	51.24	9.43	-6.87
63) AVERAGE ASSETS--5 YRS.	0.00	51.94	49.64	48.86	33.70	40.67

* DOMESTIC ONLY

Illinois

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1983 ILLINOIS BASED ON 1251 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	9.52	10.13	10.71	11.25	11.69
2) INTEREST EXPENSE	7.24	6.83	6.33	5.82	5.24
3) NET INTEREST MARGIN	3.35	3.82	4.35	4.94	5.50
4) TRUST INCOME	0.01	0.03	0.07	0.17	0.32
5) SERVICE CHARGES ON DEPOSITS*	0.07	0.12	0.22	0.39	0.61
6) OTHER NON-INTEREST INCOME	0.05	0.09	0.15	0.24	0.40
7) SALARIES AND BENEFITS	2.08	1.72	1.45	1.22	0.99
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.82	0.60	0.44	0.31	0.22
9) LOAN LOSS PROVISION	0.88	0.48	0.24	0.11	0.05
10) OTHER NON-INTEREST EXPENSE	1.50	1.18	0.89	0.70	0.55
11) LESS F.T.E. ADJUSTMENT	0.12	0.25	0.45	0.71	0.96
12) TAX PROVISION	0.65	0.42	0.23	0.07	-0.06
13) RETURN ON ASSETS--OPERATING INCOME	0.23	0.64	1.00	1.33	1.66
14) RETURN ON ASSETS--NET INCOME	0.25	0.66	1.00	1.33	1.66
15) RETURN ON EQUITY--NET INCOME	3.19	8.38	12.06	15.20	18.35
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	10.88	11.49	12.09	12.71	13.38
17) BREAK EVEN YIELD	12.05	11.00	10.14	9.40	8.87
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.85	10.52	11.31	12.13	13.01
19) YIELD ON LOANS	11.27	11.81	12.42	13.09	13.72
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.77	0.89	0.43	0.15	0.02
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.86	1.01	0.54	0.27	0.12
22) RATE ON TIME AND SAVINGS	9.17	8.77	8.34	7.93	7.53
23) RATE ON TOTAL INTEREST FUNDS	9.21	8.80	8.37	7.97	7.58
24) INTEREST EXPENSE % EARNING ASSETS	8.24	7.68	7.16	6.61	6.08
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	0.59	8.23	19.46	28.93	37.60
26) CASH DIVIDEND AS % OF OPERATING INCOME	8.87	17.02	29.96	51.15	89.86
27) CAPITAL FORMATION RATIO	-2.00	3.75	7.94	11.33	14.38
28) EQUITY CAPITAL AS % OF ASSETS	6.11	6.89	8.09	9.74	11.57
Productivity					
29) EARNING ASSETS AS % OF ASSETS	80.53	85.97	89.83	91.97	93.21
30) CASH & DUE (NON-INT.) AS % OF ASSETS	13.87	8.66	5.91	4.43	3.45
31) NON-INT. INCOME % NON-INT. EXPENSE	7.27	11.26	16.33	22.36	28.48
32) PERSONNEL EXPENSE PER EMPLOYEE	25666	22500	19804	17538	15727
33) EMPLOYEES PER MILLION ASSETS	1.11	0.89	0.72	0.58	0.48
34) NON-INTEREST INCOME AS % OF SALARIES	13.38	21.70	32.88	45.47	59.54
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	25.90	33.14	42.50	.64	61.49
36) FED. FUNDS SOLD	1.25	2.46	4.67	7.61	12.37
37) TOTAL LOANS	32.35	42.24	51.81	60.30	67.82
38) RESERVE FOR LOAN LOSS	0.28	0.38	0.50	0.63	0.81
39) REAL ESTATE LOANS--RESIDENTIAL	4.14	7.23	11.41	17.01	23.37
40) REAL ESTATE LOANS--OTHER	1.75	3.21	5.56	8.71	12.45
41) COMMERCIAL AND INDUSTRIAL LOANS	3.50	5.86	10.01	16.22	23.71
42) PERSONAL LOANS	3.19	5.19	7.82	11.69	16.16
43) AGRIC./ LEASE FIN./ OTHER LOANS	1.69	4.56	9.35	16.06	23.17
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	8.95	11.00	14.41	19.36	25.21
45) PUBLIC FUNDS DEMAND DEPOSITS	0.20	0.46	0.96	1.80	2.90
46) TOTAL DEMAND DEPOSITS*	9.98	12.25	15.89	20.71	27.19
47) SAVINGS DEPOSITS IPC*	18.60	22.93	28.56	34.84	41.35
48) TIME DEPOSITS IPC*	32.66	39.39	47.00	54.18	59.43
49) PUBLIC TIME & SAVINGS DEPOSITS	1.62	3.23	5.82	9.49	13.69
50) TOTAL TIME & SAVINGS DEPOSITS	72.59	78.90	83.53	87.40	92.18
51) MEMO: MONEY MARKET CD'S	9.40	13.00	17.50	22.66	26.87
52) MEMO: TIME DEPOSITS OVER 100M	1.92	3.58	6.84	11.97	18.32
53) FOREIGN DEPOSITS	0.72	1.24	18.48	43.54	44.10
54) TOTAL DEPOSITS (FGN.& DOM.)	92.13	95.52	99.07	103.82	110.95
55) BORROWINGS	0.20	0.54	1.68	4.12	8.76
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	6.11	11.16	14.92	18.61	23.42
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-48.62	-12.08	12.34	41.17	112.14
59) NET INCOME--1 YR.	-50.00	-12.08	12.57	42.77	118.71
60) AVERAGE ASSETS--1 YR.	1.01	7.12	12.42	18.33	26.24
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-62.13	-15.55	23.59	65.58	121.60
62) NET INCOME--5 YRS.	-57.00	-10.22	28.75	74.43	134.04
63) AVERAGE ASSETS--5 YRS.	10.78	24.76	39.04	55.88	73.67

* DOMESTIC ONLY

Bank Administration Institute

Illinois

MEDIANS BY RESOURCE CLASS FOR 1251 BANKS IN ILLINOIS

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	10.85	10.92	10.82	10.57	10.25	9.31
2) INTEREST EXPENSE	6.25	6.39	6.48	6.24	6.13	6.46
3) NET INTEREST MARGIN	4.61	4.49	4.30	4.32	4.13	3.44
4) TRUST INCOME	0.02	0.03	0.04	0.06	0.16	0.48
5) SERVICE CHARGES ON DEPOSITS*	0.19	0.22	0.24	0.24	0.21	0.11
6) OTHER NON-INTEREST INCOME	0.14	0.14	0.15	0.14	0.15	0.58
7) SALARIES AND BENEFITS	1.65	1.47	1.39	1.39	1.44	1.53
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.46	0.44	0.42	0.42	0.47	0.48
9) LOAN LOSS PROVISION	0.30	0.24	0.23	0.23	0.25	0.43
10) OTHER NON-INTEREST EXPENSE	1.02	0.91	0.90	0.87	0.85	0.81
11) LESS F.T.E. ADJUSTMENT	0.15	0.35	0.50	0.58	0.53	0.25
12) TAX PROVISION	0.31	0.27	0.24	0.19	0.12	0.12
13) RETURN ON ASSETS--OPERATING INCOME	1.14	1.01	0.99	1.02	0.87	0.53
14) RETURN ON ASSETS--NET INCOME	1.14	1.03	0.97	1.03	0.88	0.44
15) RETURN ON EQUITY--NET INCOME	10.43	11.37	12.14	12.86	12.42	8.24
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.09	12.30	12.16	12.05	11.47	10.72
17) BREAK EVEN YIELD	10.56	10.42	10.15	10.04	9.63	9.98
18) YIELD ON INVESTMENT SECURITIES (FTE)	11.26	11.38	11.45	11.28	11.14	10.65
19) YIELD ON LOANS	13.02	12.82	12.48	12.15	11.88	11.25
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.45	0.44	0.40	0.42	0.42	0.60
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.67	0.61	0.50	0.51	0.53	0.69
22) RATE ON TIME AND SAVINGS	8.47	8.41	8.40	8.20	8.17	8.48
23) RATE ON TOTAL INTEREST FUNDS	8.46	8.42	8.44	8.23	8.26	8.89
24) INTEREST EXPENSE % EARNING ASSETS	7.00	7.25	7.28	7.19	6.87	7.54
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	21.65	23.31	20.12	16.91	12.35	18.85
26) CASH DIVIDEND AS % OF OPERATING INCOME	32.66	26.21	25.77	33.51	40.55	73.81
27) CAPITAL FORMATION RATIO	6.66	7.85	8.57	9.02	7.13	3.63
28) EQUITY CAPITAL AS % OF ASSETS	10.35	8.75	7.83	7.67	7.07	5.88
Productivity						
29) EARNING ASSETS AS % OF ASSETS	89.99	89.62	89.71	89.61	90.79	85.19
30) CASH & DUE (NON-INT.) AS % OF ASSETS	6.41	5.82	6.00	6.12	5.56	6.13
31) NON-INT. INCOME % NON-INT. EXPENSE	11.62	13.55	16.21	17.34	21.82	45.95
32) PERSONNEL EXPENSE PER EMPLOYEE	19035	19811	19633	19540	20229	26792
33) EMPLOYEES PER MILLION ASSETS	0.89	0.72	0.70	0.73	0.69	0.56
34) NON-INTEREST INCOME AS % OF SALARIES	23.62	27.21	32.47	34.39	42.28	84.36
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	44.41	44.26	42.15	42.57	41.04	30.19
36) FED. FUNDS SOLD	6.61	5.25	4.40	4.21	3.92	3.70
37) TOTAL LOANS	47.01	50.15	53.04	52.69	53.80	64.31
38) RESERVE FOR LOAN LOSS	0.44	0.48	0.49	0.50	0.56	0.70
39) REAL ESTATE LOANS--RESIDENTIAL	10.24	10.78	12.63	12.36	10.87	5.03
40) REAL ESTATE LOANS--OTHER	3.42	4.18	5.78	7.07	7.67	6.39
41) COMMERCIAL AND INDUSTRIAL LOANS	6.76	7.93	9.43	11.63	16.56	24.84
42) PERSONAL LOANS	8.44	7.38	7.38	7.92	9.18	7.00
43) AGRIC./ LEASE FIN./ OTHER LOANS	15.05	11.84	9.92	7.23	2.72	16.47
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	15.16	13.13	12.72	15.54	16.62	18.16
45) PUBLIC FUNDS DEMAND DEPOSITS	1.60	1.12	1.04	0.79	0.48	0.23
46) TOTAL DEMAND DEPOSITS*	16.97	14.72	14.68	16.56	17.57	18.38
47) SAVINGS DEPOSITS IPC*	23.36	27.60	28.98	31.62	30.36	11.65
48) TIME DEPOSITS IPC*	48.77	48.65	48.52	46.51	42.63	28.20
49) PUBLIC TIME & SAVINGS DEPOSITS	7.99	6.38	5.90	4.93	4.73	3.04
50) TOTAL TIME & SAVINGS DEPOSITS	80.71	84.30	84.66	83.97	78.82	52.31
51) MEMO: MONEY MARKET CD'S	20.23	19.37	17.38	16.76	13.65	2.59
52) MEMO: TIME DEPOSITS OVER 100M	6.50	5.88	5.83	7.23	10.30	21.54
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	18.48
54) TOTAL DEPOSITS (FGN.& DOM.)	98.25	99.38	100.10	99.72	96.90	88.46
55) BORROWINGS	0.71	0.97	1.12	1.94	3.89	16.69
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	18.82	14.49	14.30	13.97	16.31	13.39
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	5.95	15.92	11.03	13.92	13.28	3.02
59) NET INCOME--1 YR.	4.34	12.93	10.72	14.01	14.45	3.64
60) AVERAGE ASSETS--1 YR.	10.15	12.97	12.74	12.48	12.75	3.01
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	13.08	31.55	24.80	23.28	15.12	-8.79
62) NET INCOME--5 YRS.	19.65	35.21	27.19	33.65	19.17	-10.36
63) AVERAGE ASSETS--5 YRS.	34.50	42.99	41.93	37.53	31.78	26.96

* DOMESTIC ONLY

Indiana

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1983 INDIANA BASED ON 398 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTER ST INCOME (FTE)	9.95	10.34	10.79	11.23	11.74
2) INTEREST EXPENSE	7.52	7.17	6.75	6.38	5.99
3) NET INTEREST MARGIN	3.18	3.58	4.02	4.49	5.02
4) TRUST INCOME	0.01	0.02	0.04	0.11	0.21
5) SERVICE CHARGES ON DEPOSITS*	0.07	0.11	0.19	0.27	0.38
6) OTHER NON-INTEREST INCOME	0.07	0.10	0.15	0.25	0.44
7) SALARIES AND BENEFITS	1.85	1.59	1.36	1.17	0.99
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.72	0.55	0.41	0.29	0.21
9) LOAN LOSS PROVISION	1.02	0.56	0.29	0.15	0.07
10) OTHER NON-INTEREST EXPENSE	1.45	1.08	0.86	0.74	0.64
11) LESS F.T.E. ADJUSTMENT	0.20	0.34	0.47	0.67	0.88
12) TAX PROVISION	0.46	0.28	0.13	-0.01	-0.18
13) RETURN ON ASSETS--OPERATING INCOME	0.04	0.46	0.77	1.06	1.41
14) RETURN ON ASSETS--NET INCOME	0.07	0.51	0.78	1.06	1.42
15) RETURN ON EQUITY--NET INCOME	1.10	6.50	10.15	12.62	14.84
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.09	11.50	11.93	12.50	13.23
17) BREAK EVEN YIELD	12.60	11.17	10.39	9.80	9.20
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.77	10.46	11.13	11.89	12.37
19) YIELD ON LOANS	11.47	11.98	12.40	13.14	13.84
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.87	0.93	0.47	0.17	0.05
21) LOAN LOSS PROVISION % AVERAGE LOANS	2.05	1.08	0.59	0.31	0.16
22) RATE ON TIME AND SAVINGS	9.33	9.07	8.69	8.39	8.10
23) RATE ON TOTAL INTEREST FUNDS	9.36	9.07	8.70	8.39	8.12
24) INTEREST EXPENSE % EARNING ASSETS	8.40	7.93	7.50	7.09	6.76
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-22.41	2.74	14.36	24.83	36.07
26) CASH DIVIDEND AS % OF OPERATING INCOME	6.57	15.45	26.08	46.29	70.68
27) CAPITAL FORMATION RATIO	-2.85	3.28	6.81	9.94	11.94
28) EQUITY CAPITAL AS % OF ASSETS	5.97	6.93	7.97	9.41	10.93
Productivity					
29) EARNING ASSETS AS % OF ASSETS	84.92	88.24	90.68	92.37	93.55
30) CASH & DUE (NON-INT.) AS % OF ASSETS	9.84	7.19	5.20	4.07	3.32
31) NON-INT. INCOME % NON-INT. EXPENSE	8.81	11.77	15.74	20.54	26.10
32) PERSONNEL EXPENSE PER EMPLOYEE	22183	20147	18181	16183	14857
33) EMPLOYEES PER MILLION ASSETS	1.08	0.90	0.75	0.61	0.52
34) NON-INTEREST INCOME AS % OF SALARIES	16.66	23.50	32.04	40.62	51.63
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	23.39	30.66	37.44	45.45	53.87
36) FED. FUNDS SOLD	1.52	2.90	4.98	8.31	11.82
37) TOTAL LOANS	40.86	47.50	56.97	63.30	70.15
38) RESERVE FOR LOAN LOSS	0.34	0.44	0.55	0.68	0.84
39) REAL ESTATE LOANS--RESIDENTIAL	7.86	11.05	15.45	20.12	25.47
40) REAL ESTATE LOANS--OTHER	2.87	4.68	7.02	9.83	13.09
41) COMMERCIAL AND INDUSTRIAL LOANS	2.59	5.08	8.48	12.93	18.74
42) PERSONAL LOANS	4.81	7.27	10.41	13.83	18.22
43) AGRIC./ LEASE FIN./ OTHER LOANS	3.18	5.99	10.58	15.90	21.23
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	8.01	9.77	11.98	15.19	18.54
45) PUBLIC FUNDS DEMAND DEPOSITS	0.46	0.77	1.28	2.27	3.55
46) TOTAL DEMAND DEPOSITS*	9.19	11.07	13.63	17.17	20.99
47) SAVINGS DEPOSITS IPC*	17.49	20.75	23.79	27.62	31.75
48) TIME DEPOSITS IPC*	41.89	47.20	53.39	58.80	62.59
49) PUBLIC TIME & SAVINGS DEPOSITS	2.60	3.85	5.63	8.23	11.56
50) TOTAL TIME & SAVINGS DEPOSITS	75.80	80.19	84.41	87.65	90.86
51) MEMO: MONEY MARKET CD'S	13.36	15.93	19.64	23.11	26.04
52) MEMO: TIME DEPOSITS OVER 100M	3.53	5.05	7.22	10.54	14.70
53) FOREIGN DEPOSITS		0.03	1.67	5.90	
54) TOTAL DEPOSITS (FGN.& DOM.)	92.43	95.05	97.96	101.11	105.57
55) BORROWINGS	0.23	0.63	1.86	5.26	9.23
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	7.71	11.19	13.75	16.25	20.41
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-51.88	-8.29	20.56	69.10	158.33
59) NET INCOME--1 YR.	-57.39	-9.32	19.85	64.58	163.36
60) AVERAGE ASSETS--1 YR.	2.21	7.91	13.54	18.41	24.94
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-94.68	-38.35	-5.17	32.11	64.11
62) NET INCOME--5 YRS.	-91.25	-34.71	-1.31	37.25	59.53
63) AVERAGE ASSETS--5 YRS.	15.41	24.61	34.15	44.61	60.20

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 398 BANKS IN INDIANA

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	11.13	10.89	10.98	10.74	10.39	9.70
2) INTEREST EXPENSE	5.95	6.83	6.82	6.88	6.52	6.17
3) NET INTEREST MARGIN	5.40	4.14	4.12	3.93	3.79	3.64
4) TRUST INCOME	0.01	0.03	0.03	0.04	0.12	0.29
5) SERVICE CHARGES ON DEPOSITS*	0.23	0.19	0.16	0.19	0.22	0.20
6) OTHER NON-INTEREST INCOME	0.21	0.15	0.14	0.14	0.16	0.46
7) SALARIES AND BENEFITS	1.86	1.44	1.32	1.27	1.41	1.39
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.45	0.43	0.36	0.38	0.47	0.61
9) LOAN LOSS PROVISION	0.17	0.35	0.34	0.30	0.24	0.23
10) OTHER NON-INTEREST EXPENSE	1.35	1.00	0.84	0.82	0.85	0.89
11) LESS F.T.E. ADJUSTMENT	0.27	0.33	0.46	0.52	0.57	0.45
12) TAX PROVISION	0.27	0.12	0.18	0.14	0.05	-0.02
13) RETURN ON ASSETS--OPERATING INCOME	1.02	0.67	0.88	0.76	0.70	0.73
14) RETURN ON ASSETS--NET INCOME	1.05	0.70	0.88	0.76	0.74	0.68
15) RETURN ON EQUITY--NET INCOME	9.57	7.35	10.97	10.02	10.23	11.12
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.66	12.22	12.14	11.86	11.48	11.39
17) BREAK EVEN YIELD	10.95	10.79	10.42	10.41	10.08	9.73
18) YIELD ON INVESTMENT SECURITIES (FTE)	11.36	10.78	11.27	11.12	11.04	11.57
19) YIELD ON LOANS	13.07	12.93	12.61	12.34	12.10	12.15
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.40	0.53	0.55	0.49	0.41	0.35
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.36	0.70	0.66	0.61	0.47	0.48
22) RATE ON TIME AND SAVINGS	8.43	8.69	8.73	8.78	8.48	8.47
23) RATE ON TOTAL INTEREST FUNDS	8.40	8.75	8.75	8.79	8.55	8.61
24) INTEREST EXPENSE % EARNING ASSETS	6.81	7.62	7.54	7.63	7.30	7.06
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	18.51	17.91	16.60	14.33	9.65	0.29
26) CASH DIVIDEND AS % OF OPERATING INCOME	27.27	19.54	21.73	28.09	35.33	41.67
27) CAPITAL FORMATION RATIO	5.73	5.89	8.51	6.71	6.60	6.65
28) EQUITY CAPITAL AS % OF ASSETS	11.19	8.71	8.16	7.84	7.46	5.96
Productivity						
29) EARNING ASSETS AS % OF ASSETS	88.93	90.62	91.23	90.60	90.64	86.54
30) CASH & DUE (NON-INT.) AS % OF ASSETS	6.89	4.93	4.80	5.22	5.35	9.27
31) NON-INT. INCOME % NON-INT. EXPENSE	12.10	13.15	14.17	15.82	19.55	30.35
32) PERSONNEL EXPENSE PER EMPLOYEE	17240	17882	17916	18433	18394	19875
33) EMPLOYEES PER MILLION ASSETS	1.04	0.82	0.70	0.72	0.78	0.68
34) NON-INTEREST INCOME AS % OF SALARIES	24.28	28.12	28.52	31.75	39.69	63.54
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	38.50	34.81	37.88	38.08	37.76	36.11
36) FED. FUNDS SOLD	6.37	6.96	4.93	3.54	4.53	7.16
37) TOTAL LOANS	55.04	58.25	55.60	57.20	56.38	58.17
38) RESERVE FOR LOAN LOSS	0.48	0.55	0.54	0.56	0.54	0.65
39) REAL ESTATE LOANS--RESIDENTIAL	12.75	17.54	16.30	15.65	14.54	12.08
40) REAL ESTATE LOANS--OTHER	3.81	5.85	7.31	7.22	7.56	6.50
41) COMMERCIAL AND INDUSTRIAL LOANS	6.43	7.25	6.76	8.12	10.81	18.35
42) PERSONAL LOANS	12.68	10.75	10.02	8.72	12.02	12.51
43) AGRIC./ LEASE FIN./ OTHER LOANS	9.38	12.30	12.31	11.21	5.36	4.18
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	19.27	11.58	11.15	11.47	13.49	18.89
45) PUBLIC FUNDS DEMAND DEPOSITS	1.36	1.16	1.28	1.28	1.63	1.04
46) TOTAL DEMAND DEPOSITS*	20.66	12.60	12.69	13.31	15.78	19.96
47) SAVINGS DEPOSITS IPC*	21.87	23.05	23.11	24.46	25.55	23.79
48) TIME DEPOSITS IPC*	48.15	55.31	55.79	54.69	48.33	41.42
49) PUBLIC TIME & SAVINGS DEPOSITS	6.40	5.65	6.13	5.86	5.00	3.67
50) TOTAL TIME & SAVINGS DEPOSITS	80.09	86.88	85.52	85.00	81.10	69.64
51) MEMO: MONEY MARKET CD'S	21.30	21.41	20.40	19.81	17.36	13.52
52) MEMO: TIME DEPOSITS OVER 100M	5.74	6.21	7.18	6.75	8.81	9.61
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	1.67
54) TOTAL DEPOSITS (FGN.& DOM.)	98.24	98.76	98.92	98.49	95.83	91.57
55) BORROWINGS	1.40	0.70	0.79	1.85	5.25	12.04
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	19.89	12.83	13.54	13.47	14.39	15.63
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	55.18	12.57	25.34	13.00	18.24	53.13
59) NET INCOME--1 YR.	26.11	14.07	20.73	12.23	18.21	50.57
60) AVERAGE ASSETS--1 YR.	10.77	12.74	13.53	13.57	14.13	17.78
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	11.81	-20.00	6.17	-10.88	-2.23	5.54
62) NET INCOME--5 YRS.	16.30	-10.52	9.74	-4.77	-2.58	-2.46
63) AVERAGE ASSETS--5 YRS.	31.06	34.81	33.18	36.21	33.19	33.85

* DOMESTIC ONLY

PROFIT DISTRIBUTION PROFILE 1983 IOWA BASED ON 642 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	10.48	10.97	11.48	11.93	12.43
2) INTEREST EXPENSE	7.72	7.42	7.06	6.68	6.26
3) NET INTEREST MARGIN	3.47	3.91	4.37	4.86	5.65
4) TRUST INCOME	0.01	0.02	0.03	0.08	0.23
5) SERVICE CHARGES ON DEPOSITS*	0.06	0.09	0.15	0.24	0.36
6) OTHER NON-INTEREST INCOME	0.05	0.09	0.17	0.28	0.43
7) SALARIES AND BENEFITS	1.85	1.54	1.28	1.09	0.92
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.56	0.41	0.30	0.21	0.14
9) LOAN LOSS PROVISION	1.32	0.67	0.33	0.15	0.06
10) OTHER NON-INTEREST EXPENSE	1.30	1.01	0.78	0.60	0.50
11) LESS F.T.E. ADJUSTMENT	0.14	0.31	0.58	0.85	1.09
12) TAX PROVISION	0.77	0.49	0.23	0.06	-0.16
13) RETURN ON ASSETS--OPERATING INCOME	0.21	0.74	1.10	1.47	1.83
14) RETURN ON ASSETS--NET INCOME	0.25	0.77	1.11	1.48	1.84
15) RETURN ON EQUITY--NET INCOME	2.97	8.85	12.33	15.41	18.83
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.60	12.06	12.59	13.10	13.68
17) BREAK EVEN YIELD	11.96	11.17	10.41	9.85	9.23
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.27	11.02	11.75	12.44	13.37
19) YIELD ON LOANS	12.15	12.71	13.23	13.70	14.23
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	2.21	1.14	0.51	0.16	0.01
21) LOAN LOSS PROVISION % AVERAGE LOANS	2.37	1.39	0.72	0.33	0.13
22) RATE ON TIME AND SAVINGS	9.49	9.20	8.88	8.59	8.28
23) RATE ON TOTAL INTEREST FUNDS	9.52	9.22	8.90	8.60	8.32
24) INTEREST EXPENSE % EARNING ASSETS	8.50	8.16	7.75	7.33	6.87
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-4.43	8.88	19.63	30.16	40.73
26) CASH DIVIDEND AS % OF OPERATING INCOME	4.46	11.38	26.47	59.09	106.83
27) CAPITAL FORMATION RATIO	-3.25	3.45	8.05	12.08	14.74
28) EQUITY CAPITAL AS % OF ASSETS	6.87	7.57	8.70	10.31	12.20
Productivity					
29) EARNING ASSETS AS % OF ASSETS	86.70	89.61	91.59	92.95	94.07
30) CASH & DUE (NON-INT.) AS % OF ASSETS	7.96	6.01	4.53	3.52	2.91
31) NON-INT. INCOME % NON-INT. EXPENSE	7.69	11.44	15.46	20.84	25.90
32) PERSONNEL EXPENSE PER EMPLOYEE	29900	25782	22222	19194	17140
33) EMPLOYEES PER MILLION ASSETS	0.83	0.69	0.58	0.48	0.39
34) NON-INTEREST INCOME AS % OF SALARIES	13.53	20.35	30.06	40.90	53.35
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	25.42	33.67	41.72	50.80	59.49
36) FED. FUNDS SOLD	0.92	1.83	3.45	6.47	12.08
37) TOTAL LOANS	34.95	43.48	52.87	60.62	68.10
38) RESERVE FOR LOAN LOSS	0.24	0.36	0.49	0.63	0.76
39) REAL ESTATE LOANS--RESIDENTIAL	1.59	3.44	6.85	10.09	14.37
40) REAL ESTATE LOANS--OTHER	1.50	2.80	4.59	6.86	9.06
41) COMMERCIAL AND INDUSTRIAL LOANS	3.30	5.30	8.39	12.58	17.04
42) PERSONAL LOANS	2.23	3.14	4.57	6.52	9.68
43) AGRIC./ LEASE FIN./ OTHER LOANS	10.18	17.15	24.18	32.80	41.38
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	6.61	8.02	9.86	12.28	15.97
45) PUBLIC FUNDS DEMAND DEPOSITS	0.11	0.22	0.47	0.90	1.54
46) TOTAL DEMAND DEPOSITS*	7.16	8.61	10.60	13.11	16.90
47) SAVINGS DEPOSITS IPC*	19.64	22.94	26.33	30.12	34.91
48) TIME DEPOSITS IPC*	44.41	49.18	54.37	59.17	62.65
49) PUBLIC TIME & SAVINGS DEPOSITS	1.45	2.48	4.23	6.19	8.77
50) TOTAL TIME & SAVINGS DEPOSITS	78.88	82.96	86.20	88.84	91.25
51) MEMO: MONEY MARKET CD'S	13.22	16.26	20.33	24.59	27.99
52) MEMO: TIME DEPOSITS OVER 100M	0.90	1.84	3.65	6.10	8.96
53) FOREIGN DEPOSITS			1.02		
54) TOTAL DEPOSITS (FGN.& DOM.)	91.86	94.33	96.97	99.52	102.88
55) BORROWINGS	0.14	0.34	0.90	2.09	4.10
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	7.89	10.22	12.91	15.93	19.60
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-66.74	-23.30	2.81	31.44	88.18
59) NET INCOME--1 YR.	-60.71	-22.49	5.16	34.32	90.38
60) AVERAGE ASSETS--1 YR.	3.16	7.68	11.58	15.59	20.32
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-69.80	-15.54	31.54	68.04	124.13
62) NET INCOME--5 YRS.	-66.01	-12.08	34.82	75.00	132.84
63) AVERAGE ASSETS--5 YRS.	24.46	33.82	42.82	52.92	64.55

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 642 BANKS IN IOWA

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	11.38	11.61	11.66	11.21	10.83	10.10
2) INTEREST EXPENSE	6.75	7.03	7.22	7.08	6.86	6.11
3) NET INTEREST MARGIN	4.37	4.51	4.36	4.11	3.94	4.04
4) TRUST INCOME	0.01	0.02	0.02	0.04	0.16	0.25
5) SERVICE CHARGES ON DEPOSITS*	0.13	0.14	0.14	0.18	0.22	0.21
6) OTHER NON-INTEREST INCOME	0.21	0.17	0.16	0.15	0.19	0.52
7) SALARIES AND BENEFITS	1.64	1.36	1.19	1.19	1.28	1.21
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.35	0.30	0.27	0.32	0.39	0.44
9) LOAN LOSS PROVISION	0.39	0.32	0.34	0.34	0.28	0.35
10) OTHER NON-INTEREST EXPENSE	0.88	0.74	0.76	0.82	0.91	1.24
11) LESS F.T.E. ADJUSTMENT	0.16	0.50	0.63	0.66	0.69	0.44
12) TAX PROVISION	0.23	0.34	0.19	0.09	0.16	0.17
13) RETURN ON ASSETS--OPERATING INCOME	1.03	1.25	1.06	0.95	0.95	0.63
14) RETURN ON ASSETS--NET INCOME	1.08	1.25	1.06	0.96	0.93	0.63
15) RETURN ON EQUITY--NET INCOME	10.63	12.63	12.80	11.91	12.37	10.60
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.54	12.65	12.64	12.44	11.95	12.01
17) BREAK EVEN YIELD	10.87	10.28	10.46	10.56	10.10	10.17
18) YIELD ON INVESTMENT SECURITIES (FTE)	11.33	11.68	11.86	11.73	11.75	10.95
19) YIELD ON LOANS	13.60	13.35	13.30	13.01	12.56	11.58
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.62	0.48	0.51	0.56	0.43	0.94
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.83	0.72	0.70	0.68	0.52	1.02
22) RATE ON TIME AND SAVINGS	8.67	8.88	8.97	8.90	8.74	9.21
23) RATE ON TOTAL INTEREST FUNDS	8.66	8.88	8.99	8.92	8.93	9.28
24) INTEREST EXPENSE % EARNING ASSETS	7.43	7.74	7.92	7.91	7.53	7.35
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	23.61	22.74	17.46	10.97	17.22	16.18
26) CASH DIVIDEND AS % OF OPERATING INCOME	20.00	20.51	29.12	37.45	32.28	20.46
27) CAPITAL FORMATION RATIO	6.69	9.17	8.02	6.65	6.85	8.67
28) EQUITY CAPITAL AS % OF ASSETS	10.04	9.48	8.27	7.79	7.43	6.37
Productivity						
29) EARNING ASSETS AS % OF ASSETS	91.63	91.87	91.86	90.80	90.23	83.14
30) CASH & DUE (NON-INT.) AS % OF ASSETS	5.30	4.17	4.06	5.00	5.57	12.19
31) NON-INT. INCOME % NON-INT. EXPENSE	12.22	14.47	15.38	17.34	24.59	30.83
32) PERSONNEL EXPENSE PER EMPLOYEE	21314	23571	22639	20730	18889	19590
33) EMPLOYEES PER MILLION ASSETS	0.72	0.57	0.52	0.57	0.67	0.63
34) NON-INTEREST INCOME AS % OF SALARIES	20.85	27.27	30.45	34.38	51.31	77.94
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	37.12	44.18	41.47	41.07	40.47	30.08
36) FED. FUNDS SOLD	7.33	3.72	2.97	2.96	3.43	11.03
37) TOTAL LOANS	51.25	50.25	55.62	54.31	53.48	56.19
38) RESERVE FOR LOAN LOSS	0.46	0.47	0.48	0.50	0.54	0.52
39) REAL ESTATE LOANS--RESIDENTIAL	4.76	5.19	7.34	8.86	11.36	5.85
40) REAL ESTATE LOANS--OTHER	3.68	3.68	5.43	5.25	6.82	5.24
41) COMMERCIAL AND INDUSTRIAL LOANS	5.50	6.76	9.04	11.13	13.11	16.13
42) PERSONAL LOANS	4.70	4.36	4.12	4.60	8.55	8.92
43) AGRIC./ LEASE FIN./ OTHER LOANS	27.04	27.13	25.88	21.10	10.42	11.44
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	11.55	9.52	9.05	10.11	14.14	29.88
45) PUBLIC FUNDS DEMAND DEPOSITS	0.69	0.48	0.41	0.47	0.39	0.96
46) TOTAL DEMAND DEPOSITS*	12.36	10.03	9.41	11.49	14.70	31.82
47) SAVINGS DEPOSITS IPC*	26.49	25.05	26.27	29.11	29.03	16.60
48) TIME DEPOSITS IPC*	54.94	55.71	54.94	52.46	45.45	32.33
49) PUBLIC TIME & SAVINGS DEPOSITS	3.44	4.06	4.72	4.22	4.08	3.53
50) TOTAL TIME & SAVINGS DEPOSITS	85.13	86.02	87.21	87.15	82.02	51.33
51) MEMO: MONEY MARKET CD'S	23.35	21.64	19.91	17.54	14.56	6.29
52) MEMO: TIME DEPOSITS OVER 100M	3.68	2.96	3.46	4.52	6.61	12.31
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	1.02
54) TOTAL DEPOSITS (FGN.& DOM.)	97.35	96.06	96.97	98.66	97.24	82.52
55) BORROWINGS	0.79	0.64	0.86	1.16	2.96	25.66
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	14.52	13.28	11.86	11.85	14.84	20.89
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-8.33	6.50	-1.72	0.06	10.48	22.68
59) NET INCOME--1 YR.	-3.93	6.51	0.28	4.03	13.17	24.12
60) AVERAGE ASSETS--1 YR.	10.48	12.90	10.84	11.90	10.60	4.91
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	19.86	39.04	33.20	15.38	29.67	18.44
62) NET INCOME--5 YRS.	20.53	46.45	33.86	21.70	33.42	34.87
63) AVERAGE ASSETS--5 YRS.	36.04	43.77	42.72	47.15	42.20	28.94

* DOMESTIC ONLY

Kansas

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1983 KANSAS BASED ON 622 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	10.27	10.85	11.38	11.92	12.32
2) INTEREST EXPENSE	7.33	6.95	6.55	6.06	5.53
3) NET INTEREST MARGIN	3.81	4.25	4.79	5.43	6.08
4) TRUST INCOME	0.01	0.03	0.06	0.17	0.28
5) SERVICE CHARGES ON DEPOSITS*	0.07	0.13	0.24	0.41	0.63
6) OTHER NON-INTEREST INCOME	0.05	0.09	0.16	0.31	0.52
7) SALARIES AND BENEFITS	2.35	1.89	1.57	1.33	1.12
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.73	0.54	0.39	0.27	0.18
9) LOAN LOSS PROVISION	1.38	0.72	0.33	0.14	0.05
10) OTHER NON-INTEREST EXPENSE	1.46	1.17	0.91	0.72	0.58
11) LESS F.T.E. ADJUSTMENT	0.06	0.19	0.44	0.71	1.05
12) TAX PROVISION	0.94	0.59	0.35	0.14	0.02
13) RETURN ON ASSETS--OPERATING INCOME	0.17	0.74	1.12	1.47	1.78
14) RETURN ON ASSETS--NET INCOME	0.18	0.75	1.12	1.47	1.78
15) RETURN ON EQUITY--NET INCOME	1.84	8.21	12.66	15.94	19.60
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.46	11.98	12.54	13.09	13.71
17) BREAK EVEN YIELD	12.30	11.22	10.32	9.70	9.05
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.02	10.74	11.54	12.51	13.47
19) YIELD ON LOANS	12.16	12.82	13.29	13.84	14.48
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	2.51	1.26	0.58	0.21	0.03
21) LOAN LOSS PROVISION % AVERAGE LOANS	2.73	1.40	0.68	0.28	0.11
22) RATE ON TIME AND SAVINGS	9.34	8.98	8.63	8.33	8.04
23) RATE ON TOTAL INTEREST FUNDS	9.38	9.00	8.64	8.35	8.03
24) INTEREST EXPENSE % EARNING ASSETS	8.12	7.65	7.23	6.70	6.18
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	6.45	15.03	24.89	33.65	40.60
26) CASH DIVIDEND AS % OF OPERATING INCOME	3.92	12.57	33.54	61.08	98.95
27) CAPITAL FORMATION RATIO	-4.46	2.94	7.39	11.28	14.17
28) EQUITY CAPITAL AS % OF ASSETS	6.83	7.52	8.72	10.37	12.44
Productivity					
29) EARNING ASSETS AS % OF ASSETS	85.57	89.10	91.25	92.91	94.31
30) CASH & DUE (NON-INT.) AS % OF ASSETS	8.78	6.55	4.84	3.88	3.20
31) NON-INT. INCOME % NON-INT. EXPENSE	6.50	10.62	16.05	22.64	30.52
32) PERSONNEL EXPENSE PER EMPLOYEE	29769	25547	22000	18954	16750
33) EMPLOYEES PER MILLION ASSETS	1.09	0.88	0.71	0.58	0.46
34) NON-INTEREST INCOME AS % OF SALARIES	11.55	19.20	30.40	43.75	59.86
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	21.07	29.53	38.22	47.25	56.49
36) FED. FUNDS SOLD	1.10	2.37	4.33	7.72	12.93
37) TOTAL LOANS	36.02	46.17	56.41	64.29	72.17
38) RESERVE FOR LOAN LOSS	0.26	0.38	0.51	0.64	0.82
39) REAL ESTATE LOANS--RESIDENTIAL	0.94	2.11	4.08	7.60	11.60
40) REAL ESTATE LOANS--OTHER	0.96	2.06	4.01	7.37	10.91
41) COMMERCIAL AND INDUSTRIAL LOANS	3.56	6.75	11.61	17.34	25.25
42) PERSONAL LOANS	2.89	4.38	6.81	10.56	15.53
43) AGRIC./ LEASE FIN./ OTHER LOANS	5.55	11.86	21.38	34.04	44.20
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	8.58	10.75	13.71	17.44	22.15
45) PUBLIC FUNDS DEMAND DEPOSITS	0.20	0.41	0.76	1.62	2.93
46) TOTAL DEMAND DEPOSITS*	9.62	11.76	15.31	19.17	23.63
47) SAVINGS DEPOSITS IPC*	12.97	17.59	22.44	27.93	32.92
48) TIME DEPOSITS IPC*	34.58	40.75	47.02	53.55	58.46
49) PUBLIC TIME & SAVINGS DEPOSITS	4.82	7.25	10.34	14.23	19.80
50) TOTAL TIME & SAVINGS DEPOSITS	72.08	77.59	81.86	85.69	88.19
51) MEMO: MONEY MARKET CD'S	9.99	14.33	19.07	24.29	29.25
52) MEMO: TIME DEPOSITS OVER 100M	3.84	6.11	9.72	15.02	21.65
53) FOREIGN DEPOSITS					
54) TOTAL DEPOSITS (FGN.& DOM.)	91.48	94.47	97.13	99.72	103.66
55) BORROWINGS	0.19	0.47	1.28	3.04	6.41
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	10.38	12.96	16.48	20.53	25.25
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-70.00	-26.57	-2.28	25.92	60.49
59) NET INCOME--1 YR.	-71.54	-25.44	-0.46	27.46	80.00
60) AVERAGE ASSETS--1 YR.	1.22	6.51	12.08	17.43	23.95
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-82.92	-12.28	30.84	76.92	127.87
62) NET INCOME--5 YRS.	-73.44	-10.00	35.71	83.68	140.41
63) AVERAGE ASSETS--5 YRS.	19.71	32.62	47.89	61.18	77.27

* DOMESTIC ONLY

Bank Administration Institute

Kansas

MEDIANS BY RESOURCE CLASS FOR 622 BANKS IN KANSAS

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	11.39	11.50	11.44	11.23	10.44	10.40
2) INTEREST EXPENSE	6.41	6.65	6.65	6.44	6.24	5.49
3) NET INTEREST MARGIN	4.87	4.81	4.86	4.73	3.99	4.91
4) TRUST INCOME	0.07	0.01	0.05	0.05	0.21	0.36
5) SERVICE CHARGES ON DEPOSITS*	0.22	0.21	0.24	0.27	0.31	0.18
6) OTHER NON-INTEREST INCOME	0.17	0.12	0.17	0.17	0.23	0.35
7) *SALARIES AND BENEFITS*	1.91	1.58	1.49	1.49	1.51	1.58
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.41	0.39	0.35	0.42	0.40	0.48
9) LOAN LOSS PROVISION	0.32	0.37	0.38	0.25	0.31	0.21
10) OTHER NON-INTEREST EXPENSE	0.99	0.86	0.93	0.88	0.91	1.22
11) LESS F.T.E. ADJUSTMENT	0.12	0.42	0.53	0.66	0.50	0.83
12) TAX PROVISION	0.39	0.38	0.36	0.30	0.13	0.19
13) RETURN ON ASSETS--OPERATING INCOME	1.08	1.13	1.17	1.16	0.89	1.26
14) RETURN ON ASSETS--NET INCOME	1.09	1.17	1.18	1.12	0.86	1.17
15) RETURN ON EQUITY--NET INCOME	10.63	12.57	13.56	13.59	12.34	14.88
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.43	12.61	12.61	12.52	11.90	12.76
17) BREAK EVEN YIELD	10.65	10.37	10.25	10.03	10.03	9.94
18) YIELD ON INVESTMENT SECURITIES (FTE)	11.46	11.52	11.56	11.71	10.93	13.79
19) YIELD ON LOANS	13.41	13.28	13.33	13.12	12.54	13.00
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.58	0.66	0.64	0.40	0.50	0.43
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.61	0.74	0.70	0.49	0.65	0.45
22) RATE ON TIME AND SAVINGS	8.67	8.63	8.60	8.49	8.54	8.42
23) RATE ON TOTAL INTEREST FUNDS	8.67	8.62	8.62	8.63	8.71	8.82
24) INTEREST EXPENSE % EARNING ASSETS	6.97	7.31	7.32	7.34	7.33	6.74
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	26.19	26.15	24.83	23.31	15.90	11.89
26) CASH DIVIDEND AS % OF OPERATING INCOME	36.85	26.04	34.84	38.60	36.57	50.03
27) CAPITAL FORMATION RATIO	5.88	8.03	7.93	7.87	7.72	6.27
28) EQUITY CAPITAL AS % OF ASSETS	9.79	8.91	8.18	8.60	6.99	8.09
Productivity						
29) EARNING ASSETS AS % OF ASSETS	91.97	91.65	91.02	90.15	89.41	81.54
30) CASH & DUE (NON-INT.) AS % OF ASSETS	5.12	4.43	4.84	5.51	6.46	14.70
31) NON-INT. INCOME % NON-INT. EXPENSE	12.90	14.32	17.52	21.04	29.79	27.64
32) PERSONNEL EXPENSE PER EMPLOYEE	21142	23000	22389	20425	19969	21006
33) EMPLOYEES PER MILLION ASSETS	0.86	0.66	0.65	0.69	0.72	0.74
34) NON-INTEREST INCOME AS % OF SALARIES	23.78	26.50	34.26	39.64	58.29	57.18
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	39.76	38.43	38.62	38.21	31.70	30.71
36) FED. FUNDS SOLD	6.05	4.00	3.69	3.89	4.13	10.84
37) TOTAL LOANS	53.19	56.43	56.65	57.15	57.92	57.72
38) RESERVE FOR LOAN LOSS	0.49	0.50	0.50	0.55	0.54	0.79
39) REAL ESTATE LOANS--RESIDENTIAL	3.13	3.83	4.99	5.33	5.51	4.24
40) REAL ESTATE LOANS--OTHER	2.86	3.60	4.69	6.23	8.43	3.65
41) COMMERCIAL AND INDUSTRIAL LOANS	7.42	10.10	13.01	17.34	16.97	28.18
42) PERSONAL LOANS	6.13	6.48	6.69	7.82	11.68	14.42
43) AGRIC./ LEASE FIN./ OTHER LOANS	27.88	26.57	17.63	13.25	5.62	8.00
Asset/Liability Management--Source of Funds						
44) DEMAND DEPOSITS* IPC	14.93	12.20	14.00	15.15	17.78	32.53
45) PUBLIC FUNDS DEMAND DEPOSITS	1.29	0.78	0.71	0.69	0.55	0.50
46) TOTAL DEMAND DEPOSITS*	16.80	13.63	15.30	16.61	18.88	33.03
47) SAVINGS DEPOSITS IPC*	18.80	21.79	23.61	27.41	27.37	26.03
48) TIME DEPOSITS IPC*	47.78	49.85	46.60	43.67	36.09	30.79
49) PUBLIC TIME & SAVINGS DEPOSITS	12.45	10.40	9.68	8.34	9.52	4.34
50) TOTAL TIME & SAVINGS DEPOSITS	80.38	83.64	82.66	81.60	77.41	61.18
51) MEMO: MONEY MARKET CD'S	21.86	20.67	18.18	16.46	9.09	5.68
52) MEMO: TIME DEPOSITS OVER 100M	8.67	8.97	9.92	10.58	15.14	17.42
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.00
54) TOTAL DEPOSITS (FGN.& DOM.)	96.85	96.78	97.66	98.00	95.91	94.76
55) BORROWINGS	0.85	1.08	1.27	1.92	7.69	16.19
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	18.87	15.82	15.91	16.23	15.88	22.07
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-9.92	-2.86	2.50	-2.68	6.02	-3.20
59) NET INCOME--1 YR.	-7.79	-0.04	1.19	1.87	21.38	0.91
60) AVERAGE ASSETS--1 YR.	10.29	12.53	12.25	12.15	13.78	16.11
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	24.35	31.57	33.59	42.85	28.53	71.64
62) NET INCOME--5 YRS.	24.50	38.98	36.35	51.76	28.10	66.63
63) AVERAGE ASSETS--5 YRS.	41.51	50.69	50.05	47.72	36.60	40.30

* DOMESTIC ONLY

Kentucky

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1983 KENTUCKY BASED ON 341 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	9.99	10.61	11.14	11.63	12.24
2) INTEREST EXPENSE	7.29	6.88	6.37	5.93	5.34
3) NET INTEREST MARGIN	3.62	4.07	4.75	5.40	6.27
4) TRUST INCOME	0.01	0.02	0.07	0.14	0.26
5) SERVICE CHARGES ON DEPOSITS*	0.10	0.18	0.29	0.43	0.58
6) OTHER NON-INTEREST INCOME	0.05	0.08	0.16	0.27	0.44
7) SALARIES AND BENEFITS	2.15	1.76	1.49	1.25	1.04
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.81	0.61	0.46	0.31	0.19
9) LOAN LOSS PROVISION	1.44	0.65	0.32	0.18	0.08
10) OTHER NON-INTEREST EXPENSE	1.51	1.19	0.96	0.77	0.67
11) LESS F.T.E. ADJUSTMENT	0.19	0.34	0.56	0.81	1.06
12) TAX PROVISION	0.79	0.48	0.21	0.04	-0.17
13) RETURN ON ASSETS--OPERATING INCOME	-0.16	0.74	1.11	1.50	1.96
14) RETURN ON ASSETS--NET INCOME	-0.12	0.73	1.10	1.50	1.96
15) RETURN ON EQUITY--NET INCOME	-0.94	8.35	12.39	15.53	18.67
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.09	11.71	12.26	12.86	13.46
17) BREAK EVEN YIELD	12.23	10.92	10.20	9.41	8.65
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.89	10.86	11.77	12.70	13.57
19) YIELD ON LOANS	11.75	12.27	12.86	13.43	13.93
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	2.27	1.10	0.54	0.23	0.07
21) LOAN LOSS PROVISION % AVERAGE LOANS	2.80	1.26	0.66	0.39	0.17
22) RATE ON TIME AND SAVINGS	9.56	9.12	8.69	8.28	7.92
23) RATE ON TOTAL INTEREST FUNDS	9.57	9.15	8.69	8.30	7.89
24) INTEREST EXPENSE % EARNING ASSETS	8.09	7.53	7.05	6.54	5.88
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-0.72	7.35	17.74	28.10	38.03
26) CASH DIVIDEND AS % OF OPERATING INCOME	3.51	9.63	20.94	42.27	69.23
27) CAPITAL FORMATION RATIO	-4.43	4.25	8.72	12.22	15.26
28) EQUITY CAPITAL AS % OF ASSETS	6.50	7.75	8.81	10.62	12.79
Productivity					
29) EARNING ASSETS AS % OF ASSETS	86.50	88.85	90.77	92.16	93.36
30) CASH & DUE (NON-INT.) AS % OF ASSETS	8.87	6.81	5.31	4.31	3.56
31) NON-INT. INCOME % NON-INT. EXPENSE	9.31	13.01	17.53	22.60	27.34
32) PERSONNEL EXPENSE PER EMPLOYEE	22780	20058	18000	16173	14629
33) EMPLOYEES PER MILLION ASSETS	1.15	0.96	0.81	0.68	0.58
34) NON-INTEREST INCOME AS % OF SALARIES	18.09	27.08	35.30	44.61	56.36
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	21.31	29.92	39.19	48.79	56.67
36) FED. FUNDS SOLD	1.81	3.14	6.45	10.38	17.80
37) TOTAL LOANS	35.67	44.19	52.98	61.17	69.66
38) RESERVE FOR LOAN LOSS	0.26	0.39	0.51	0.64	0.96
39) REAL ESTATE LOANS--RESIDENTIAL	4.62	7.94	11.06	17.31	21.40
40) REAL ESTATE LOANS--OTHER	2.94	5.27	8.50	12.76	16.63
41) COMMERCIAL AND INDUSTRIAL LOANS	2.09	4.60	8.19	13.02	19.69
42) PERSONAL LOANS	4.50	8.09	11.57	15.83	21.35
43) AGRIC./ LEASE FIN./ OTHER LOANS	2.84	4.99	8.08	12.61	17.18
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	10.39	13.13	16.04	19.36	23.58
45) PUBLIC FUNDS DEMAND DEPOSITS	0.32	0.56	1.08	1.91	2.96
46) TOTAL DEMAND DEPOSITS*	11.79	14.35	17.37	20.90	25.43
47) SAVINGS DEPOSITS IPC*	14.65	18.86	23.73	29.01	34.40
48) TIME DEPOSITS IPC*	34.45	42.40	50.22	57.78	63.32
49) PUBLIC TIME & SAVINGS DEPOSITS	1.44	2.53	4.39	6.71	9.16
50) TOTAL TIME & SAVINGS DEPOSITS	68.84	76.10	79.94	83.66	86.16
51) MEMO: MONEY MARKET CD'S	10.52	15.83	20.11	24.30	28.29
52) MEMO: TIME DEPOSITS OVER 100M	2.05	4.00	6.86	11.20	15.27
53) FOREIGN DEPOSITS		4.11	5.23	6.35	
54) TOTAL DEPOSITS (FGN.& DOM.)	90.85	94.46	97.04	99.65	103.00
55) BORROWINGS	0.19	0.63	1.40	3.60	8.31
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	12.50	15.16	18.57	22.29	26.01
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-91.22	-17.52	9.14	36.71	72.82
59) NET INCOME--1 YR.	-67.22	-19.49	7.82	39.01	76.09
60) AVERAGE ASSETS--1 YR.	1.73	8.16	14.63	20.23	27.11
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-105.45	-6.40	37.69	92.30	159.39
62) NET INCOME--5 YRS.	-98.18	-4.11	38.18	92.54	166.98
63) AVERAGE ASSETS--5 YRS.	23.76	34.62	48.94	65.19	86.50

* DOMESTIC ONLY

Bank Administration Institute **Kentucky**

MEDIANS BY RESOURCE CLASS FOR 341 BANKS IN KENTUCKY

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over 500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	10.85	11.17	11.28	11.19	10.93	9.90
2) INTEREST EXPENSE	6.14	6.37	6.46	6.37	6.27	5.82
3) NET INTEREST MARGIN	4.67	4.90	4.84	4.78	4.60	4.00
4) TRUST INCOME	0.02	0.02	0.06	0.04	0.11	0.28
5) SERVICE CHARGES ON DEPOSITS*	0.42	0.29	0.27	0.26	0.32	0.32
6) OTHER NON-INTEREST INCOME	0.20	0.16	0.15	0.15	0.15	0.36
7) SALARIES AND BENEFITS	2.04	1.45	1.45	1.42	1.54	1.55
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.48	0.41	0.45	0.46	0.57	0.56
9) LOAN LOSS PROVISION	0.43	0.26	0.35	0.32	0.28	0.31
10) OTHER NON-INTEREST EXPENSE	1.24	1.01	0.89	0.88	0.96	1.03
11) LESS F.T.E. ADJUSTMENT	0.23	0.44	0.59	0.65	0.68	0.58
12) TAX PROVISION	0.23	0.29	0.19	0.19	0.12	0.26
13) RETURN ON ASSETS--OPERATING INCOME	0.79	1.24	1.19	1.10	0.99	0.87
14) RETURN ON ASSETS--NET INCOME	0.79	1.24	1.18	1.09	0.99	0.87
15) RETURN ON EQUITY--NET INCOME	7.06	12.37	12.37	13.01	13.40	14.15
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.10	12.29	12.48	12.35	12.13	11.23
17) BREAK EVEN YIELD	10.45	10.24	10.29	10.07	9.98	9.29
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.76	11.72	11.83	11.86	11.75	11.83
19) YIELD ON LOANS	12.87	12.99	13.06	12.61	12.51	12.56
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.60	0.45	0.56	0.59	0.53	0.30
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.83	0.59	0.77	0.64	0.66	0.58
22) RATE ON TIME AND SAVINGS	8.66	8.69	8.86	8.56	8.48	8.57
23) RATE ON TOTAL INTEREST FUNDS	8.61	8.69	8.87	8.58	8.58	8.54
24) INTEREST EXPENSE % EARNING ASSETS	6.75	7.07	7.12	7.03	6.96	6.73
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	19.94	24.20	18.71	15.85	11.74	18.73
26) CASH DIVIDEND AS % OF OPERATING INCOME	7.75	16.63	21.69	20.98	29.48	38.33
27) CAPITAL FORMATION RATIO	6.27	8.10	9.59	10.01	8.23	8.99
28) EQUITY CAPITAL AS % OF ASSETS	9.41	9.91	8.86	8.53	7.83	6.14
Productivity						
29) EARNING ASSETS AS % OF ASSETS	91.37	90.33	91.06	90.90	90.34	86.69
30) CASH & DUE (NON-INT.) AS % OF ASSETS	6.07	5.66	4.99	5.03	5.59	10.71
31) NON-INT. INCOME % NON-INT. EXPENSE	16.48	17.01	16.91	16.70	20.57	30.02
32) PERSONNEL EXPENSE PER EMPLOYEE	15714	17500	18792	17728	18339	19594
33) EMPLOYEES PER MILLION ASSETS	1.12	0.82	0.76	0.78	0.80	0.88
34) NON-INTEREST INCOME AS % OF SALARIES	34.58	34.57	32.04	34.86	43.71	57.81
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	28.24	37.87	42.00	39.64	39.17	26.40
36) FED. FUNDS SOLD	11.32	6.46	6.17	5.83	3.95	13.02
37) TOTAL LOANS	57.71	53.42	51.79	51.95	55.21	63.59
38) RESERVE FOR LOAN LOSS	0.53	0.51	0.50	0.49	0.54	0.81
39) REAL ESTATE LOANS--RESIDENTIAL	10.70	11.71	11.59	14.71	9.83	4.34
40) REAL ESTATE LOANS--OTHER	6.56	8.02	8.63	8.29	9.22	7.77
41) COMMERCIAL AND INDUSTRIAL LOANS	4.78	6.27	7.44	9.03	12.53	23.15
42) PERSONAL LOANS	15.10	11.20	10.90	10.47	14.64	16.91
43) AGRIC./ LEASE FIN./ OTHER LOANS	10.48	9.23	8.37	8.40	3.13	9.04
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	20.59	15.61	15.76	15.79	17.17	24.58
45) PUBLIC FUNDS DEMAND DEPOSITS	0.80	1.23	1.29	0.95	1.02	0.43
46) TOTAL DEMAND DEPOSITS*	20.63	16.71	17.21	17.03	18.24	25.01
47) SAVINGS DEPOSITS IPC*	26.27	23.29	23.62	24.16	24.30	17.56
48) TIME DEPOSITS IPC*	51.07	50.60	50.87	49.92	45.71	32.21
49) PUBLIC TIME & SAVINGS DEPOSITS	2.61	3.90	4.92	4.37	5.07	1.20
50) TOTAL TIME & SAVINGS DEPOSITS	77.26	80.68	80.37	79.96	77.93	47.93
51) MEMO: MONEY MARKET CD'S	21.02	22.38	20.38	19.26	15.34	9.71
52) MEMO: TIME DEPOSITS OVER 100M	4.07	5.04	6.45	8.87	10.76	9.46
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	5.23
54) TOTAL DEPOSITS (FGN.& DOM.)	97.72	97.72	97.26	97.13	96.16	79.68
55) BORROWINGS	0.96	1.33	1.21	0.87	3.05	25.29
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	22.48	18.88	18.46	17.55	16.70	19.58
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-9.23	13.96	4.69	8.15	17.94	10.24
59) NET INCOME--1 YR.	-10.07	16.03	5.04	6.70	17.68	13.30
60) AVERAGE ASSETS--1 YR.	15.64	14.07	14.37	15.31	14.08	18.83
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	2.82	36.91	38.56	40.55	38.71	47.40
62) NET INCOME--5 YRS.	3.37	38.98	41.62	46.99	38.24	56.97
63) AVERAGE ASSETS--5 YRS.	40.18	49.65	52.73	47.07	46.33	53.63

* DOMESTIC ONLY

Louisiana

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1983 LOUISIANA BASED ON 282 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	10.05	10.72	11.26	11.73	12.27
2) INTEREST EXPENSE	6.98	6.59	6.20	5.59	4.81
3) NET INTEREST MARGIN	3.95	4.42	5.09	5.62	6.42
4) TRUST INCOME	0.01	0.03	0.04	0.10	0.19
5) SERVICE CHARGES ON DEPOSITS*	0.16	0.23	0.37	0.57	0.80
6) OTHER NON-INTEREST INCOME	0.08	0.14	0.24	0.43	0.64
7) SALARIES AND BENEFITS	2.32	1.95	1.66	1.38	1.16
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.90	0.73	0.50	0.35	0.25
9) LOAN LOSS PROVISION	1.30	0.63	0.41	0.24	0.12
10) OTHER NON-INTEREST EXPENSE	1.84	1.40	1.13	0.93	0.75
11) LESS F.T.E. ADJUSTMENT	0.22	0.43	0.66	0.95	1.21
12) TAX PROVISION	0.69	0.43	0.20	0.05	-0.16
13) RETURN ON ASSETS--OPERATING INCOME	0.12	0.73	1.13	1.42	1.76
14) RETURN ON ASSETS--NET INCOME	0.12	0.73	1.14	1.41	1.75
15) RETURN ON EQUITY--NET INCOME	1.75	8.60	13.06	16.28	18.71
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.65	12.28	12.89	13.58	14.15
17) BREAK EVEN YIELD	12.93	11.43	10.68	9.72	9.13
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.05	10.93	11.77	12.77	13.99
19) YIELD ON LOANS	11.90	12.69	13.39	14.06	14.70
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	2.20	1.08	0.61	0.34	0.10
21) LOAN LOSS PROVISION % AVERAGE LOANS	2.34	1.19	0.74	0.48	0.27
22) RATE ON TIME AND SAVINGS	9.22	8.93	8.60	8.14	7.76
23) RATE ON TOTAL INTEREST FUNDS	9.22	8.91	8.61	8.22	7.74
24) INTEREST EXPENSE % EARNING ASSETS	8.05	7.52	7.06	6.49	5.65
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-5.44	5.76	16.37	28.77	37.39
26) CASH DIVIDEND AS % OF OPERATING INCOME	5.10	14.07	24.54	41.23	72.38
27) CAPITAL FORMATION RATIO	-0.45	4.99	9.48	12.33	16.38
28) EQUITY CAPITAL AS % OF ASSETS	6.59	7.38	8.50	9.82	11.98
Productivity					
29) EARNING ASSETS AS % OF ASSETS	81.75	84.86	87.37	89.77	91.54
30) CASH & DUE (NON-INT.) AS % OF ASSETS	13.49	10.31	7.70	5.92	4.68
31) NON-INT. INCOME % NON-INT. EXPENSE	11.15	16.76	21.55	26.81	31.54
32) PERSONNEL EXPENSE PER EMPLOYEE	26100	23090	19847	17956	16059
33) EMPLOYEES PER MILLION ASSETS	1.21	1.00	0.80	0.65	0.54
34) NON-INTEREST INCOME AS % OF SALARIES	23.36	33.17	43.82	53.50	67.82
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	14.98	22.67	32.22	41.15	50.68
36) FED. FUNDS SOLD	1.62	2.75	4.51	8.44	14.24
37) TOTAL LOANS	42.46	51.87	61.87	71.83	78.70
38) RESERVE FOR LOAN LOSS	0.34	0.43	0.59	0.81	1.18
39) REAL ESTATE LOANS--RESIDENTIAL	2.78	5.37	8.66	14.67	20.66
40) REAL ESTATE LOANS--OTHER	2.69	6.29	10.50	16.08	22.66
41) COMMERCIAL AND INDUSTRIAL LOANS	5.20	9.96	17.37	25.36	35.02
42) PERSONAL LOANS	5.22	7.17	10.23	14.64	19.78
43) AGRIC./ LEASE FIN./ OTHER LOANS	2.21	4.36	7.60	12.49	19.64
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	12.12	14.38	17.35	21.73	26.97
45) PUBLIC FUNDS DEMAND DEPOSITS	0.61	1.21	1.97	3.40	5.41
46) TOTAL DEMAND DEPOSITS*	13.79	16.86	20.17	24.74	31.19
47) SAVINGS DEPOSITS IPC*	10.87	14.67	18.96	24.02	33.50
48) TIME DEPOSITS IPC*	31.65	38.07	44.20	53.04	57.63
49) PUBLIC TIME & SAVINGS DEPOSITS	5.55	8.61	13.19	18.62	24.94
50) TOTAL TIME & SAVINGS DEPOSITS	68.99	75.14	80.61	84.86	88.05
51) MEMO: MONEY MARKET CD'S	6.23	9.67	13.77	18.97	24.74
52) MEMO: TIME DEPOSITS OVER 100M	10.57	15.61	23.21	30.57	40.24
53) FOREIGN DEPOSITS		0.05	0.40	6.51	
54) TOTAL DEPOSITS (FGN.& DOM.)	84.58	97.82	101.21	104.93	109.01
55) BORROWINGS	0.17	0.55	1.19	2.56	6.93
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	6.41
57) FREE FUNDS RATIO	11.22	14.12	18.00	22.24	26.40
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-68.80	-26.47	-1.71	15.68	49.46
59) NET INCOME--1 YR.	-69.82	-26.50	0.69	21.25	50.72
60) AVERAGE ASSETS--1 YR.	0.59	5.85	12.12	18.97	30.28
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-60.94	4.04	50.70	90.39	164.77
62) NET INCOME--5 YRS.	-49.63	0.58	50.88	93.54	164.56
63) AVERAGE ASSETS--5 YRS.	30.02	45.93	60.03	81.23	104.90

* DOMESTIC ONLY

Bank Administration Institute

Louisiana

MEDIANS BY RESOURCE CLASS FOR 282 BANKS IN LOUISIANA

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	11.76	11.60	11.37	11.25	11.07	10.51
2) INTEREST EXPENSE	6.17	6.34	6.14	6.30	6.10	5.77
3) NET INTEREST MARGIN	5.58	5.27	5.32	4.93	4.91	4.83
4) TRUST INCOME	0.00	0.00	0.01	0.02	0.04	0.14
5) SERVICE CHARGES ON DEPOSITS*	0.37	0.33	0.37	0.39	0.37	0.38
6) OTHER NON-INTEREST INCOME	0.33	0.24	0.29	0.23	0.22	0.33
7) SALARIES AND BENEFITS	2.06	1.74	1.66	1.54	1.69	1.84
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.67	0.49	0.47	0.44	0.57	0.66
9) LOAN LOSS PROVISION	0.44	0.46	0.43	0.40	0.38	0.41
10) OTHER NON-INTEREST EXPENSE	1.81	1.26	1.28	1.08	1.01	0.92
11) LESS F.T.E. ADJUSTMENT	0.67	0.56	0.60	0.69	0.66	0.66
12) TAX PROVISION	0.16	0.22	0.23	0.19	0.15	0.21
13) RETURN ON ASSETS--OPERATING INCOME	0.83	1.18	1.09	1.13	1.14	1.13
14) RETURN ON ASSETS--NET INCOME	0.83	1.18	1.16	1.13	1.14	1.12
15) RETURN ON EQUITY--NET INCOME	8.91	11.69	12.59	13.74	13.24	14.45
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	13.39	13.39	13.14	12.76	12.41	12.21
17) BREAK EVEN YIELD	11.02	11.07	10.87	10.54	9.97	9.85
18) YIELD ON INVESTMENT SECURITIES (FTE)	12.51	11.87	11.93	11.64	11.59	12.34
19) YIELD ON LOANS	14.15	13.84	13.69	13.25	13.04	12.58
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.87	0.42	0.67	0.64	0.58	0.67
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.79	0.73	0.78	0.71	0.74	0.80
22) RATE ON TIME AND SAVINGS	8.84	8.66	8.68	8.59	8.49	8.53
23) RATE ON TOTAL INTEREST FUNDS	8.86	8.68	8.61	8.60	8.49	8.59
24) INTEREST EXPENSE % EARNING ASSETS	6.77	7.25	7.16	7.11	6.80	6.64
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	17.62	10.98	18.73	17.68	15.01	14.72
26) CASH DIVIDEND AS % OF OPERATING INCOME	13.86	17.64	22.24	25.78	28.09	31.53
27) CAPITAL FORMATION RATIO	7.34	10.16	9.52	9.23	9.09	10.07
28) EQUITY CAPITAL AS % OF ASSETS	10.15	9.60	8.90	7.97	8.28	7.19
29) EARNING ASSETS AS % OF ASSETS	87.91	85.96	87.31	87.28	89.00	87.35
30) CASH & DUE (NON-INT.) AS % OF ASSETS	8.59	8.36	7.81	7.72	6.04	9.39
31) NON-INT. INCOME % NON-INT. EXPENSE	16.51	19.93	23.07	21.01	21.06	27.13
32) PERSONNEL EXPENSE PER EMPLOYEE	16736	22935	20093	19677	19780	20829
33) EMPLOYEES PER MILLION ASSETS	1.39	0.81	0.78	0.78	0.86	0.82
34) NON-INTEREST INCOME AS % OF SALARIES	33.07	37.09	46.38	43.59	42.54	50.86
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	20.04	28.61	27.79	33.79	37.93	31.75
36) FED. FUNDS SOLD	15.72	5.33	5.14	4.37	3.70	8.55
37) TOTAL LOANS	60.87	66.90	65.38	60.29	57.42	56.80
38) RESERVE FOR LOAN LOSS	0.68	0.49	0.57	0.58	0.61	0.80
39) REAL ESTATE LOANS--RESIDENTIAL	7.03	8.97	8.63	11.19	8.10	4.85
40) REAL ESTATE LOANS--OTHER	11.43	7.66	11.33	12.40	9.84	10.60
41) COMMERCIAL AND INDUSTRIAL LOANS	14.44	16.45	13.27	17.65	21.67	23.82
42) PERSONAL LOANS	12.26	12.47	10.98	8.81	11.94	14.99
43) AGRIC./ LEASE FIN./ OTHER LOANS	8.86	10.34	8.55	7.91	2.78	3.29
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	21.93	15.05	17.16	16.93	18.60	26.78
45) PUBLIC FUNDS DEMAND DEPOSITS	0.89	1.87	2.36	2.25	1.73	1.35
46) TOTAL DEMAND DEPOSITS*	22.57	17.69	20.84	19.81	20.26	29.34
47) SAVINGS DEPOSITS IPC*	18.45	18.38	18.98	19.73	20.72	16.19
48) TIME DEPOSITS IPC*	46.18	48.40	47.01	44.26	41.14	35.64
49) PUBLIC TIME & SAVINGS DEPOSITS	7.11	14.12	12.53	14.26	12.47	10.15
50) TOTAL TIME & SAVINGS DEPOSITS	77.69	84.46	81.38	81.90	77.04	61.74
51) MEMO: MONEY MARKET CD'S	18.75	19.45	15.50	13.20	10.62	7.31
52) MEMO: TIME DEPOSITS OVER 100M	16.09	24.10	22.25	23.21	23.30	25.48
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.40
54) TOTAL DEPOSITS (FGN.& DOM.)	98.61	102.08	101.87	102.78	98.27	93.28
55) BORROWINGS	0.03	0.69	1.10	0.98	2.13	12.40
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	21.44	14.68	17.74	17.30	19.62	23.63
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-1.43	9.09	-5.12	-4.65	-3.44	-1.01
59) NET INCOME--1 YR.	-1.43	10.97	-3.49	-1.31	.25	7.73
60) AVERAGE ASSETS--1 YR.	3.90	14.19	11.99	12.24	10.96	13.67
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	34.31	47.50	38.07	59.25	38.27	86.83
62) NET INCOME--5 YRS.	34.31	46.77	37.23	59.15	42.88	80.41
63) AVERAGE ASSETS--5 YRS.	61.01	65.41	59.58	59.71	58.92	52.74

* DOMESTIC ONLY

Maine

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1983 MAINE BASED ON 33 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	9.88	10.61	11.05	11.66	12.55
2) INTEREST EXPENSE	6.47	6.05	5.80	5.30	4.81
3) NET INTEREST MARGIN	4.53	5.03	5.53	5.91	6.33
4) TRUST INCOME	0.03	0.09	0.29	0.46	0.55
5) SERVICE CHARGES ON DEPOSITS*	0.14	0.21	0.30	0.41	0.55
6) OTHER NON-INTEREST INCOME	0.14	0.21	0.27	0.48	0.84
7) SALARIES AND BENEFITS	2.82	2.27	1.97	1.72	1.52
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	1.12	0.79	0.55	0.38	0.29
9) LOAN LOSS PROVISION	0.64	0.44	0.23	0.18	0.09
10) OTHER NON-INTEREST EXPENSE	2.32	1.91	1.52	1.16	0.96
11) LESS F.T.E. ADJUSTMENT	0.14	0.52	0.71	0.85	0.97
12) TAX PROVISION	0.56	0.38	0.16	0.08	-0.19
13) RETURN ON ASSETS--OPERATING INCOME	0.60	0.72	1.10	1.28	1.54
14) RETURN ON ASSETS--NET INCOME	0.63	0.82	1.05	1.30	1.58
15) RETURN ON EQUITY--NET INCOME	9.27	10.96	14.43	17.48	20.07
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.47	12.13	12.50	13.41	16.95
17) BREAK EVEN YIELD	15.58	11.26	10.51	9.81	9.21
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.06	10.72	11.47	11.87	12.95
19) YIELD ON LOANS	12.27	12.62	13.30	13.87	14.54
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.20	0.44	0.31	0.16	0.07
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.11	0.88	0.45	0.37	0.25
22) RATE ON TIME AND SAVINGS	8.75	7.80	7.51	7.22	6.91
23) RATE ON TOTAL INTEREST FUNDS	8.84	7.90	7.65	7.47	6.93
24) INTEREST EXPENSE % EARNING ASSETS	9.24	7.05	6.60	5.96	5.54
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-41.32	6.62	14.93	25.41	32.04
26) CASH DIVIDEND AS % OF OPERATING INCOME	14.30	22.72	32.14	50.37	59.57
27) CAPITAL FORMATION RATIO	5.98	7.16	8.77	11.22	13.23
28) EQUITY CAPITAL AS % OF ASSETS	6.05	6.37	7.01	9.02	10.08
Productivity					
29) EARNING ASSETS AS % OF ASSETS	82.61	86.08	87.95	89.84	91.54
30) CASH & DUE (NON-INT.) AS % OF ASSETS	13.93	8.85	7.01	5.71	4.47
31) NON-INT. INCOME % NON-INT. EXPENSE	11.69	12.93	19.34	26.44	31.54
32) PERSONNEL EXPENSE PER EMPLOYEE	20550	19384	17793	14925	13947
33) EMPLOYEES PER MILLION ASSETS	1.82	1.30	1.14	0.95	0.77
34) NON-INTEREST INCOME AS % OF SALARIES	24.55	28.64	42.35	53.20	70.26
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	18.27	26.61	33.47	43.30	47.73
36) FED. FUNDS SOLD	0.54	1.74	3.96	9.10	13.24
37) TOTAL LOANS	46.14	52.01	58.64	67.29	75.36
38) RESERVE FOR LOAN LOSS	0.40	0.58	0.71	0.90	1.47
39) REAL ESTATE LOANS--RESIDENTIAL	5.33	7.91	11.62	22.41	24.65
40) REAL ESTATE LOANS--OTHER	5.64	8.89	11.32	17.51	21.90
41) COMMERCIAL AND INDUSTRIAL LOANS	10.08	12.17	15.96	21.64	33.56
42) PERSONAL LOANS	4.95	6.14	13.13	16.80	21.14
43) AGRIC./ LEASE FIN./ OTHER LOANS	0.40	0.93	4.29	6.36	10.26
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	11.00	13.65	17.05	21.74	27.27
45) PUBLIC FUNDS DEMAND DEPOSITS	0.53	0.72	1.27	1.90	3.09
46) TOTAL DEMAND DEPOSITS*	12.84	15.48	18.27	22.64	28.12
47) SAVINGS DEPOSITS IPC*	26.73	38.76	46.38	49.95	56.32
48) TIME DEPOSITS IPC*	21.48	26.22	29.30	34.65	41.62
49) PUBLIC TIME & SAVINGS DEPOSITS	1.06	1.73	4.21	6.22	8.63
50) TOTAL TIME & SAVINGS DEPOSITS	65.89	71.48	80.39	85.31	90.55
51) MEMO: MONEY MARKET CD'S	7.28	8.58	11.83	14.37	19.47
52) MEMO: TIME DEPOSITS OVER 100M	1.10	2.44	4.00	6.26	13.80
53) FOREIGN DEPOSITS					
54) TOTAL DEPOSITS (FGN.& DOM.)	89.53	96.80	98.56	101.95	104.72
55) BORROWINGS	0.31	1.18	3.99	8.08	14.90
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	8.03	12.13	15.31	19.17	23.99
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-17.57	-3.82	18.60	33.33	N/A
59) NET INCOME--1 YR.	-17.42	-1.26	20.73	33.50	305.21
60) AVERAGE ASSETS--1 YR.	0.03	5.27	14.47	24.90	248.86
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-21.58	7.00	47.70	110.97	N/A
62) NET INCOME--5 YRS.	-4.89	17.22	53.03	113.50	N/A
63) AVERAGE ASSETS--5 YRS.	20.00	28.20	44.01	57.28	153.31

* DOMESTIC ONLY

Bank Administration Institute

Maine

MEDIANS BY RESOURCE CLASS FOR 33 BANKS IN MAINE

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	11.15	11.07	11.43	11.05	10.57	10.17
2) INTEREST EXPENSE	4.81	6.04	5.87	5.78	5.40	5.30
3) NET INTEREST MARGIN	6.33	5.03	5.75	5.53	5.23	5.10
4) TRUST INCOME	0.27	0.20	0.04	0.07	0.34	0.43
5) SERVICE CHARGES ON DEPOSITS*	0.22	0.24	0.30	0.23	0.39	0.31
6) OTHER NON-INTEREST INCOME	0.84	0.23	0.20	0.26	0.35	0.73
7) SALARIES AND BENEFITS	2.82	1.66	1.84	1.75	2.03	2.46
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	1.12	0.52	0.45	0.49	0.57	0.90
9) LOAN LOSS PROVISION	0.67	0.45	0.22	0.23	0.20	0.23
10) OTHER NON-INTEREST EXPENSE	2.22	1.41	1.74	1.21	1.80	1.52
11) LESS F.T.E. ADJUSTMENT	0.00	0.27	0.69	0.82	0.88	0.53
12) TAX PROVISION	0.00	0.16	0.19	0.21	-0.02	0.38
13) RETURN ON ASSETS--OPERATING INCOME	0.83	0.72	1.21	1.28	1.00	1.04
14) RETURN ON ASSETS--NET INCOME	0.83	0.82	1.23	1.28	1.00	1.04
15) RETURN ON EQUITY--NET INCOME	9.57	10.96	14.20	15.44	15.75	15.26
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.18	13.44	12.86	12.65	12.19	11.50
17) BREAK EVEN YIELD	11.27	10.91	10.36	10.11	10.30	9.63
18) YIELD ON INVESTMENT SECURITIES (FTE)	12.05	11.57	11.10	11.56	11.40	11.78
19) YIELD ON LOANS	13.87	13.95	13.41	13.23	12.77	12.30
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.31	0.43	0.34	0.28	0.26	0.09
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.31	0.88	0.37	0.45	0.49	0.38
22) RATE ON TIME AND SAVINGS	7.21	7.78	7.54	7.50	7.30	7.55
23) RATE ON TOTAL INTEREST FUNDS	7.65	7.80	7.58	7.69	7.67	7.54
24) INTEREST EXPENSE % EARNING ASSETS	5.26	7.09	6.67	6.59	6.17	5.90
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	0.00	19.35	15.67	13.00	-1.72	27.61
26) CASH DIVIDEND AS % OF OPERATING INCOME	9.72	30.51	24.84	23.57	56.32	38.60
27) CAPITAL FORMATION RATIO	8.64	8.55	10.32	10.23	6.87	10.24
28) EQUITY CAPITAL AS % OF ASSETS	8.72	7.29	8.19	8.32	6.57	6.63
Productivity						
29) EARNING ASSETS AS % OF ASSETS	91.54	86.80	88.07	88.83	87.41	89.84
30) CASH & DUE (NON-INT.) AS % OF ASSETS	6.28	8.12	7.01	5.95	8.13	6.92
31) NON-INT. INCOME % NON-INT. EXPENSE	21.80	12.90	13.01	15.97	28.77	25.23
32) PERSONNEL EXPENSE PER EMPLOYEE	17357	14333	18461	16212	18719	17793
33) EMPLOYEES PER MILLION ASSETS	1.62	1.11	0.95	1.08	1.16	1.30
34) NON-INTEREST INCOME AS % OF SALARIES	47.73	28.64	31.45	30.54	55.49	46.23
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	31.14	18.27	31.00	42.63	43.49	31.77
36) FED. FUNDS SOLD	13.12	11.01	3.96	3.68	4.58	3.70
37) TOTAL LOANS	53.95	69.94	64.78	55.54	52.33	65.73
38) RESERVE FOR LOAN LOSS	1.77	0.76	0.88	0.60	0.72	0.62
39) REAL ESTATE LOANS--RESIDENTIAL	2.15	22.41	22.83	12.62	7.86	10.83
40) REAL ESTATE LOANS--OTHER	4.99	10.80	12.19	10.33	10.98	17.51
41) COMMERCIAL AND INDUSTRIAL LOANS	37.40	15.47	11.37	15.96	15.72	19.84
42) PERSONAL LOANS	10.76	14.14	6.48	8.85	13.45	15.20
43) AGRIC./ LEASE FIN./ OTHER LOANS	0.40	5.78	4.97	5.83	1.18	1.02
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	27.59	14.95	14.62	14.94	20.69	21.74
45) PUBLIC FUNDS DEMAND DEPOSITS	0.51	1.27	2.09	1.03	1.51	1.25
46) TOTAL DEMAND DEPOSITS*	28.12	15.67	16.84	15.50	22.60	22.82
47) SAVINGS DEPOSITS IPC*	32.25	49.95	45.93	49.43	45.27	34.54
48) TIME DEPOSITS IPC*	34.83	39.52	31.21	30.00	24.19	29.30
49) PUBLIC TIME & SAVINGS DEPOSITS	1.55	5.33	5.21	2.68	3.38	5.04
50) TOTAL TIME & SAVINGS DEPOSITS	68.65	89.04	82.05	83.87	71.48	70.66
51) MEMO: MONEY MARKET CD'S	19.47	10.11	12.93	12.94	10.76	11.83
52) MEMO: TIME DEPOSITS OVER 100M	3.56	5.87	4.00	2.23	3.59	6.29
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.00
54) TOTAL DEPOSITS (FGN.& DOM.)	96.80	104.72	99.10	99.35	96.38	96.89
55) BORROWINGS	1.80	0.93	3.99	1.45	11.97	10.10
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	29.52	10.18	13.36	13.82	17.87	19.31
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	20.00	17.03	-1.26	23.11	16.33	24.10
59) NET INCOME--1 YR.	20.00	21.78	3.36	21.07	27.29	32.77
60) AVERAGE ASSETS--1 YR.	22.71	14.47	11.27	20.12	10.31	10.93
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	N/A	7.00	34.56	70.42	61.02	105.06
62) NET INCOME--5 YRS.	N/A	26.75	39.77	64.14	72.93	110.16
63) AVERAGE ASSETS--5 YRS.	40.29	40.65	30.08	49.04	40.23	56.79

* DOMESTIC ONLY

Maryland

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1983 MARYLAND BASED ON 91 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	9.68	10.41	10.90	11.26	11.81
2) INTEREST EXPENSE	6.87	6.43	5.73	4.93	4.26
3) NET INTEREST MARGIN	3.73	4.37	5.05	5.99	6.43
4) TRUST INCOME	0.01	0.05	0.10	0.15	0.21
5) SERVICE CHARGES ON DEPOSITS*	0.13	0.21	0.32	0.49	0.73
6) OTHER NON-INTEREST INCOME	0.05	0.07	0.12	0.18	0.32
7) SALARIES AND BENEFITS	2.35	2.09	1.67	1.41	1.23
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.99	0.76	0.56	0.40	0.29
9) LOAN LOSS PROVISION	0.39	0.31	0.16	0.08	0.04
10) OTHER NON-INTEREST EXPENSE	1.52	1.21	0.97	0.76	0.63
11) LESS F.T.E. ADJUSTMENT	0.16	0.33	0.53	0.76	1.02
12) TAX PROVISION	1.11	0.75	0.38	0.14	-0.01
13) RETURN ON ASSETS--OPERATING INCOME	0.30	0.86	1.14	1.46	1.89
14) RETURN ON ASSETS--NET INCOME	0.17	0.87	1.11	1.47	1.86
15) RETURN ON EQUITY--NET INCOME	1.58	11.10	13.62	16.81	18.64
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.10	11.63	12.09	12.58	13.31
17) BREAK EVEN YIELD	11.40	10.33	9.59	9.07	7.80
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.84	10.69	11.50	12.40	13.36
19) YIELD ON LOANS	11.40	11.95	12.52	13.14	13.91
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.58	0.33	0.15	0.05	0.01
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.72	0.55	0.31	0.17	0.07
22) RATE ON TIME AND SAVINGS	9.06	8.60	8.07	7.63	6.96
23) RATE ON TOTAL INTEREST FUNDS	8.96	8.63	8.13	7.66	7.07
24) INTEREST EXPENSE % EARNING ASSETS	7.69	7.06	6.46	5.67	4.91
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	6.29	15.71	27.09	37.14	43.81
26) CASH DIVIDEND AS % OF OPERATING INCOME	12.01	19.93	28.40	39.84	46.35
27) CAPITAL FORMATION RATIO	-0.76	7.72	9.74	12.24	14.67
28) EQUITY CAPITAL AS % OF ASSETS	6.21	7.22	8.38	9.92	13.61
Productivity					
29) EARNING ASSETS AS % OF ASSETS	83.74	88.10	90.29	92.43	93.64
30) CASH & DUE (NON-INT.) AS % OF ASSETS	10.48	7.72	6.03	4.48	3.50
31) NON-INT. INCOME % NON-INT. EXPENSE	8.12	11.30	15.01	19.17	26.44
32) PERSONNEL EXPENSE PER EMPLOYEE	22622	18966	17840	16091	14782
33) EMPLOYEES PER MILLION ASSETS	1.39	1.15	0.95	0.79	0.69
34) NON-INTEREST INCOME AS % OF SALARIES	15.92	21.11	27.81	38.93	53.44
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	18.37	23.74	31.55	38.02	46.18
36) FED. FUNDS SOLD	1.53	2.79	6.04	11.61	18.36
37) TOTAL LOANS	45.83	55.26	61.31	67.18	71.82
38) RESERVE FOR LOAN LOSS	0.37	0.49	0.59	0.79	1.03
39) REAL ESTATE LOANS--RESIDENTIAL	10.79	14.25	21.74	28.92	38.53
40) REAL ESTATE LOANS--OTHER	3.34	6.16	8.83	13.02	15.81
41) COMMERCIAL AND INDUSTRIAL LOANS	2.96	4.84	9.38	14.49	19.05
42) PERSONAL LOANS	4.80	7.53	10.78	16.65	23.23
43) AGRIC./ LEASE FIN./ OTHER LOANS	0.66	1.52	5.11	8.62	11.82
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	11.62	14.85	18.31	27.73	33.97
45) PUBLIC FUNDS DEMAND DEPOSITS	0.07	0.19	0.44	0.91	1.98
46) TOTAL DEMAND DEPOSITS*	12.01	15.05	18.86	28.58	35.56
47) SAVINGS DEPOSITS IPC*	29.31	33.82	39.09	43.58	51.84
48) TIME DEPOSITS IPC*	21.24	28.48	33.78	41.29	48.33
49) PUBLIC TIME & SAVINGS DEPOSITS	0.13	0.55	1.10	2.49	5.28
50) TOTAL TIME & SAVINGS DEPOSITS	59.86	68.49	77.89	83.01	86.47
51) MEMO: MONEY MARKET CD'S	4.67	7.62	10.79	13.89	16.60
52) MEMO: TIME DEPOSITS OVER 100M	1.40	2.19	3.74	6.68	14.69
53) FOREIGN DEPOSITS		1.18	3.35	15.20	
54) TOTAL DEPOSITS (FGN.& DOM.)	91.11	95.29	97.30	100.62	104.02
55) BORROWINGS	0.11	0.58	1.66	4.75	10.21
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	13.35	16.05	19.89	27.58	32.43
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-19.81	-0.79	18.50	38.43	84.05
59) NET INCOME--1 YR.	-21.33	9.24	22.55	34.15	84.05
60) AVERAGE ASSETS--1 YR.	8.84	14.40	19.28	26.84	31.62
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-13.85	34.37	58.96	93.07	121.20
62) NET INCOME--5 YRS.	-15.61	37.23	59.33	95.58	126.19
63) AVERAGE ASSETS--5 YRS.	27.45	36.09	50.24	64.50	85.26

* DOMESTIC ONLY

Bank Administration Institute

Maryland

MEDIANS BY RESOURCE CLASS FOR 91 BANKS IN MARYLAND

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	10.31	10.75	10.96	11.20	10.84	9.59
2) INTEREST EXPENSE	4.39	5.52	6.36	6.06	5.43	5.68
3) NET INTEREST MARGIN	6.00	4.56	4.84	5.12	5.23	3.90
4) TRUST INCOME	0.00	0.00	0.00	0.03	0.08	0.15
5) SERVICE CHARGES ON DEPOSITS*	0.21	0.31	0.30	0.33	0.30	0.47
6) OTHER NON-INTEREST INCOME	0.12	0.07	0.12	0.12	0.15	0.48
7) SALARIES AND BENEFITS	2.10	1.63	1.56	1.54	1.72	2.00
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.69	0.55	0.42	0.42	0.57	0.80
9) LOAN LOSS PROVISION	0.35	0.11	0.12	0.18	0.24	0.17
10) OTHER NON-INTEREST EXPENSE	1.08	1.11	0.90	0.87	0.98	0.93
11) LESS F.T.E. ADJUSTMENT	0.81	0.35	0.60	0.62	0.57	0.47
12) TAX PROVISION	0.07	0.59	0.40	0.44	0.41	-0.02
13) RETURN ON ASSETS--OPERATING INCOME	1.46	1.20	1.08	1.15	1.18	0.77
14) RETURN ON ASSETS--NET INCOME	1.47	1.14	1.03	1.17	1.09	0.71
15) RETURN ON EQUITY--NET INCOME	8.76	13.38	13.60	15.13	14.17	11.99
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.69	12.18	12.22	12.26	11.85	11.23
17) BREAK EVEN YIELD	8.86	10.10	9.71	9.41	9.49	9.60
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.52	11.24	11.55	11.70	11.37	11.77
19) YIELD ON LOANS	11.93	12.24	12.74	12.46	12.67	11.81
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.69	0.06	0.18	0.13	0.19	0.11
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.69	0.18	0.24	0.32	0.44	0.37
22) RATE ON TIME AND SAVINGS	7.17	7.96	8.21	8.24	7.97	7.91
23) RATE ON TOTAL INTEREST FUNDS	7.51	7.96	8.25	8.20	8.04	8.22
24) INTEREST EXPENSE % EARNING ASSETS	5.18	6.23	6.93	6.64	6.11	6.46
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	4.89	31.65	27.77	26.37	27.61	15.71
26) CASH DIVIDEND AS % OF OPERATING INCOME	33.33	23.62	24.28	25.37	34.97	43.06
27) CAPITAL FORMATION RATIO	5.84	10.35	9.13	11.86	9.46	9.38
28) EQUITY CAPITAL AS % OF ASSETS	15.25	9.60	8.62	7.96	7.73	5.98
29) EARNING ASSETS AS % OF ASSETS	89.37	90.01	91.55	91.12	89.94	87.06
30) CASH & DUE (NON-INT.) AS % OF ASSETS	6.19	6.38	5.63	5.71	7.08	9.01
31) NON-INT. INCOME % NON-INT. EXPENSE	9.05	11.83	12.52	16.70	15.93	30.73
32) PERSONNEL EXPENSE PER EMPLOYEE	17444	16742	17924	17566	17673	22360
33) EMPLOYEES PER MILLION ASSETS	1.20	0.95	0.92	0.85	0.97	1.05
34) NON-INTEREST INCOME AS % OF SALARIES	15.92	21.65	24.47	31.29	29.73	57.82
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	26.97	25.07	36.70	31.44	33.36	37.83
36) FED. FUNDS SOLD	18.36	9.14	4.75	4.86	5.70	6.22
37) TOTAL LOANS	57.74	66.71	57.33	63.53	60.32	57.68
38) RESERVE FOR LOAN LOSS	0.64	0.59	0.52	0.65	0.61	0.70
39) REAL ESTATE LOANS--RESIDENTIAL	28.12	24.92	22.17	23.50	16.48	9.70
40) REAL ESTATE LOANS--OTHER	13.32	9.53	6.90	9.17	8.99	8.33
41) COMMERCIAL AND INDUSTRIAL LOANS	7.31	7.11	5.51	9.84	10.38	15.09
42) PERSONAL LOANS	6.61	8.46	9.30	13.03	14.70	11.25
43) AGRIC./ LEASE FIN./ OTHER LOANS	4.64	4.93	7.31	6.27	1.25	5.86
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	35.44	16.41	16.57	16.68	21.46	26.72
45) PUBLIC FUNDS DEMAND DEPOSITS	0.62	0.22	0.44	0.35	0.61	0.68
46) TOTAL DEMAND DEPOSITS*	35.56	16.74	17.56	17.53	23.17	27.41
47) SAVINGS DEPOSITS IPC*	34.44	42.51	39.41	40.60	38.93	30.80
48) TIME DEPOSITS IPC*	28.60	35.93	39.56	34.08	33.78	24.48
49) PUBLIC TIME & SAVINGS DEPOSITS	1.87	0.61	1.10	1.04	1.95	0.95
50) TOTAL TIME & SAVINGS DEPOSITS	68.49	79.51	81.90	80.03	73.86	54.98
51) MEMO: MONEY MARKET CD'S	8.20	14.28	10.90	10.10	11.18	6.69
52) MEMO: TIME DEPOSITS OVER 100M	17.64	3.52	3.08	3.94	4.22	6.07
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	3.35
54) TOTAL DEPOSITS (FGN.& DOM.)	91.85	98.63	96.77	97.63	96.48	89.26
55) BORROWINGS	5.42	1.39	0.61	0.73	2.19	14.94
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	31.50	17.98	17.73	19.92	22.16	21.82
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-1.45	42.51	16.45	24.77	15.58	8.47
59) NET INCOME--1 YR.	17.39	34.15	17.42	25.15	16.23	10.79
60) AVERAGE ASSETS--1 YR.	19.69	20.50	19.03	20.95	17.28	19.28
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	6.86	64.67	54.02	79.39	65.04	35.19
62) NET INCOME--5 YRS.	9.80	64.67	52.23	85.46	53.27	37.23
63) AVERAGE ASSETS--5 YRS.	36.85	54.42	43.59	51.96	47.57	43.00

* DOMESTIC ONLY

Massachusetts

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1983 MASSACHUSETTS BASED ON 133 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	9.70	10.09	10.51	11.10	11.67
2) INTEREST EXPENSE	6.42	5.89	5.40	4.86	3.83
3) NET INTEREST MARGIN	3.77	4.46	5.17	5.94	6.54
4) TRUST INCOME	0.02	0.11	0.32	0.59	1.33
5) SERVICE CHARGES ON DEPOSITS*	0.13	0.19	0.30	0.42	0.57
6) OTHER NON-INTEREST INCOME	0.13	0.20	0.34	0.51	1.08
7) SALARIES AND BENEFITS	2.97	2.39	2.00	1.67	1.55
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	1.00	0.81	0.65	0.51	0.38
9) LOAN LOSS PROVISION	0.36	0.25	0.14	0.10	0.05
10) OTHER NON-INTEREST EXPENSE	2.31	1.90	1.33	1.05	0.86
11) LESS F.T.E. ADJUSTMENT	0.09	0.22	0.41	0.67	0.99
12) TAX PROVISION	0.95	0.65	0.37	0.17	-0.07
13) RETURN ON ASSETS--OPERATING INCOME	0.38	0.63	0.90	1.14	1.52
14) RETURN ON ASSETS--NET INCOME	0.38	0.68	0.93	1.20	1.52
15) RETURN ON EQUITY--NET INCOME	4.55	10.37	14.59	18.41	21.21
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.01	11.46	11.88	12.68	13.31
17) BREAK EVEN YIELD	11.33	10.58	10.00	9.17	8.59
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.43	10.31	11.15	12.12	13.04
19) YIELD ON LOANS	11.03	12.03	12.71	13.44	14.19
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.54	0.34	0.16	0.05	-0.04
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.69	0.50	0.32	0.20	0.11
22) RATE ON TIME AND SAVINGS	8.56	8.23	7.81	7.43	6.68
23) RATE ON TOTAL INTEREST FUNDS	8.79	8.28	7.95	7.52	6.82
24) INTEREST EXPENSE % EARNING ASSETS	7.40	6.65	6.17	5.45	4.73
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	3.39	15.33	32.24	43.03	50.00
26) CASH DIVIDEND AS % OF OPERATING INCOME	11.96	22.64	36.87	47.52	64.92
27) CAPITAL FORMATION RATIO	2.07	6.04	9.39	13.73	18.01
28) EQUITY CAPITAL AS % OF ASSETS	5.03	5.44	6.11	7.87	9.99
Productivity					
29) EARNING ASSETS AS % OF ASSETS	78.36	86.11	89.00	90.97	92.81
30) CASH & DUE (NON-INT.) AS % OF ASSETS	14.60	10.04	7.39	6.04	4.75
31) NON-INT. INCOME % NON-INT. EXPENSE	9.98	13.84	19.95	28.64	43.92
32) PERSONNEL EXPENSE PER EMPLOYEE	25888	21857	19660	18308	16000
33) EMPLOYEES PER MILLION ASSETS	1.66	1.22	0.99	0.84	0.75
34) NON-INTEREST INCOME AS % OF SALARIES	19.77	26.77	40.43	64.13	95.12
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	12.79	24.88	30.95	41.45	48.04
36) FED. FUNDS SOLD	1.52	2.90	6.59	15.43	23.61
37) TOTAL LOANS	41.51	50.97	60.22	66.59	72.95
38) RESERVE FOR LOAN LOSS	0.43	0.52	0.68	0.85	1.01
39) REAL ESTATE LOANS--RESIDENTIAL	3.18	6.71	11.70	15.42	20.94
40) REAL ESTATE LOANS--OTHER	4.30	6.12	9.29	13.14	16.45
41) COMMERCIAL AND INDUSTRIAL LOANS	8.21	12.59	17.43	23.68	29.98
42) PERSONAL LOANS	5.48	7.35	11.89	17.28	24.12
43) AGRIC./ LEASE FIN./ OTHER LOANS	0.28	1.20	3.93	8.43	15.92
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	15.58	18.98	23.71	29.44	34.71
45) PUBLIC FUNDS DEMAND DEPOSITS	0.42	0.91	1.45	2.95	4.31
46) TOTAL DEMAND DEPOSITS*	17.28	20.69	25.56	31.16	36.53
47) SAVINGS DEPOSITS IPC*	25.31	37.16	46.06	53.26	58.09
48) TIME DEPOSITS IPC*	11.64	17.28	23.33	27.24	33.76
49) PUBLIC TIME & SAVINGS DEPOSITS	0.51	1.47	2.69	4.76	8.17
50) TOTAL TIME & SAVINGS DEPOSITS	57.07	64.61	72.09	78.22	81.80
51) MEMO: MONEY MARKET CD'S	1.59	3.41	5.35	7.01	9.20
52) MEMO: TIME DEPOSITS OVER 100M	0.98	3.57	6.41	11.12	16.48
53) FOREIGN DEPOSITS		8.51	17.87	47.99	
54) TOTAL DEPOSITS (FGN.& DOM.)	87.66	94.03	98.24	102.40	106.89
55) BORROWINGS	0.84	2.14	5.23	10.07	15.71
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	12.52	17.14	21.76	27.40	32.81
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-34.74	-8.70	5.41	25.34	56.85
59) NET INCOME--1 YR.	-29.87	-6.57	8.75	28.40	99.79
60) AVERAGE ASSETS--1 YR.	15.90	24.39	33.15	47.36	79.85
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-17.28	41.03	106.94	178.76	N/A
62) NET INCOME--5 YRS.	-17.28	52.24	113.35	189.63	N/A
63) AVERAGE ASSETS--5 YRS.	40.32	50.18	71.81	112.54	182.58

* DOMESTIC ONLY

Bank Administration Institute

Massachusetts

MEDIANS BY RESOURCE CLASS FOR 133 BANKS IN MASSACHUSETTS

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	8.09	10.50	10.62	10.73	10.52	10.27
2) INTEREST EXPENSE	0.43	4.58	5.54	5.53	5.40	5.58
3) NET INTEREST MARGIN	4.63	6.27	5.15	5.37	5.08	4.56
4) TRUST INCOME	89.59	0.02	0.11	0.46	0.19	0.33
5) SERVICE CHARGES ON DEPOSITS*	0.07	0.30	0.32	0.31	0.29	0.19
6) OTHER NON-INTEREST INCOME	3.02	0.30	0.20	0.32	0.37	0.51
7) SALARIES AND BENEFITS	3.58	2.31	2.02	1.89	1.97	1.97
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.94	0.77	0.57	0.60	0.66	0.62
9) LOAN LOSS PROVISION	0.18	0.12	0.12	0.15	0.14	0.23
10) OTHER NON-INTEREST EXPENSE	2.84	1.41	1.47	1.32	1.29	1.29
11) LESS F.T.E. ADJUSTMENT	0.69	0.27	0.28	0.42	0.44	0.46
12) TAX PROVISION	0.45	0.32	0.49	0.43	0.33	0.25
13) RETURN ON ASSETS--OPERATING INCOME	0.50	1.02	0.95	0.97	0.88	0.77
14) RETURN ON ASSETS--NET INCOME	0.73	1.03	0.92	1.01	0.92	0.78
15) RETURN ON EQUITY--NET INCOME	2.29	11.37	13.38	14.89	15.06	15.03
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.15	12.47	12.23	12.09	11.74	11.51
17) BREAK EVEN YIELD	11.80	9.94	10.32	10.18	9.69	10.05
18) YIELD ON INVESTMENT SECURITIES (FTE)	8.00	10.63	10.41	11.00	11.53	11.64
19) YIELD ON LOANS	15.92	13.72	13.01	12.94	12.31	12.17
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.15	0.15	0.15	0.18	0.14	0.24
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.44	0.35	0.22	0.32	0.28	0.41
22) RATE ON TIME AND SAVINGS	7.93	7.33	7.89	7.74	7.85	8.18
23) RATE ON TOTAL INTEREST FUNDS	8.30	7.77	8.12	7.81	7.98	8.30
24) INTEREST EXPENSE % EARNING ASSETS	4.45	5.30	6.27	6.27	6.11	6.65
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	47.61	35.50	38.90	32.84	27.14	27.15
26) CASH DIVIDEND AS % OF OPERATING INCOME	0.00	24.03	34.89	36.05	37.32	46.35
27) CAPITAL FORMATION RATIO	2.29	9.36	9.47	11.33	9.09	8.29
28) EQUITY CAPITAL AS % OF ASSETS	51.39	8.88	6.31	6.73	5.92	5.10
Productivity						
29) EARNING ASSETS AS % OF ASSETS	72.11	88.41	88.08	88.55	90.02	88.41
30) CASH & DUE (NON-INT.) AS % OF ASSETS	9.35	9.31	8.62	8.09	7.11	7.03
31) NON-INT. INCOME % NON-INT. EXPENSE	48.44	13.60	13.97	23.34	20.94	31.21
32) PERSONNEL EXPENSE PER EMPLOYEE	32767	20840	18523	18665	20293	21007
33) EMPLOYEES PER MILLION ASSETS	2.08	1.13	1.06	0.95	1.02	0.94
34) NON-INTEREST INCOME AS % OF SALARIES	95.12	27.88	25.17	50.23	44.31	66.55
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	41.90	36.11	27.54	28.13	32.81	30.72
36) FED. FUNDS SOLD	31.13	15.20	12.12	5.67	4.38	4.28
37) TOTAL LOANS	47.86	45.51	61.92	61.42	60.22	65.43
38) RESERVE FOR LOAN LOSS	0.43	0.65	0.55	0.60	0.76	0.75
39) REAL ESTATE LOANS--RESIDENTIAL	15.24	9.42	15.42	13.04	10.38	8.60
40) REAL ESTATE LOANS--OTHER	4.60	5.74	8.09	10.11	11.32	7.71
41) COMMERCIAL AND INDUSTRIAL LOANS	3.81	12.66	14.02	15.76	19.62	23.33
42) PERSONAL LOANS	3.65	13.11	10.50	11.38	12.37	10.36
43) AGRIC./ LEASE FIN./ OTHER LOANS	11.91	6.39	6.87	4.87	1.87	6.24
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	8.10	30.28	22.30	21.27	23.75	22.99
45) PUBLIC FUNDS DEMAND DEPOSITS	0.92	1.08	2.10	1.58	1.41	1.64
46) TOTAL DEMAND DEPOSITS*	8.59	34.45	25.93	23.40	25.58	23.71
47) SAVINGS DEPOSITS IPC*	25.31	44.40	50.00	52.58	44.21	32.81
48) TIME DEPOSITS IPC*	43.19	23.92	23.80	20.94	23.31	24.90
49) PUBLIC TIME & SAVINGS DEPOSITS	12.88	3.25	2.69	3.36	2.31	2.67
50) TOTAL TIME & SAVINGS DEPOSITS	87.02	66.27	75.05	74.90	70.36	66.54
51) MEMO: MONEY MARKET CD'S	13.12	6.46	5.12	5.94	4.89	5.02
52) MEMO: TIME DEPOSITS OVER 100M	12.38	6.68	5.41	4.88	7.47	10.38
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	17.87	14.13
54) TOTAL DEPOSITS (FGN.& DOM.)	100.27	102.98	101.04	99.89	96.62	93.38
55) BORROWINGS	2.46	2.34	2.59	4.32	5.98	11.38
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	46.62	30.72	21.89	18.62	22.35	19.55
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	82.24	-3.33	7.83	0.80	9.78	-0.78
59) NET INCOME--1 YR.	82.24	2.03	7.89	8.83	11.04	-0.70
60) AVERAGE ASSETS--1 YR.	38.99	32.84	34.67	35.67	32.87	24.39
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	N/A	84.41	95.65	122.26	109.97	54.69
62) NET INCOME--5 YRS.	N/A	106.03	96.52	131.63	132.45	52.16
63) AVERAGE ASSETS--5 YRS.	80.95	59.61	86.52	76.05	81.05	53.58

* DOMESTIC ONLY

Michigan

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1983 MICHIGAN BASED ON 375 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	9.52	9.86	10.39	10.89	11.36
2) INTEREST EXPENSE	6.88	6.62	6.34	6.01	5.60
3) NET INTEREST MARGIN	3.20	3.61	4.08	4.58	5.04
4) TRUST INCOME	0.04	0.09	0.15	0.29	0.38
5) SERVICE CHARGES ON DEPOSITS*	0.10	0.17	0.26	0.38	0.53
6) OTHER NON-INTEREST INCOME	0.10	0.15	0.22	0.32	0.48
7) SALARIES AND BENEFITS	2.09	1.82	1.56	1.31	1.13
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.89	0.64	0.48	0.35	0.28
9) LOAN LOSS PROVISION	0.66	0.40	0.22	0.12	0.07
10) OTHER NON-INTEREST EXPENSE	1.66	1.26	0.99	0.80	0.62
11) LESS F.T.E. ADJUSTMENT	0.11	0.21	0.38	0.53	0.72
12) TAX PROVISION	0.50	0.34	0.15	0.03	-0.12
13) RETURN ON ASSETS--OPERATING INCOME	-0.04	0.43	0.75	1.01	1.33
14) RETURN ON ASSETS--NET INCOME	-0.02	0.44	0.77	1.01	1.33
15) RETURN ON EQUITY--NET INCOME	-0.46	6.64	10.60	13.29	16.12
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	10.79	11.33	11.98	12.87	15.04
17) BREAK EVEN YIELD	13.50	11.88	10.50	9.77	9.18
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.19	9.70	10.51	11.47	12.46
19) YIELD ON LOANS	11.17	11.63	12.21	12.79	13.36
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.13	0.64	0.30	0.14	0.03
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.22	0.75	0.44	0.26	0.14
22) RATE ON TIME AND SAVINGS	8.56	8.28	8.08	7.84	7.57
23) RATE ON TOTAL INTEREST FUNDS	8.58	8.32	8.12	7.85	7.60
24) INTEREST EXPENSE % EARNING ASSETS	9.03	7.81	7.24	6.83	6.41
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-2.25	9.19	20.13	31.96	44.77
26) CASH DIVIDEND AS % OF OPERATING INCOME	15.20	22.77	34.65	54.58	83.75
27) CAPITAL FORMATION RATIO	-5.60	2.64	6.52	9.16	12.03
28) EQUITY CAPITAL AS % OF ASSETS	5.65	6.36	7.22	8.33	9.89
Productivity					
29) EARNING ASSETS AS % OF ASSETS	70.28	82.81	88.64	91.13	92.63
30) CASH & DUE (NON-INT.) AS % OF ASSETS	22.83	11.89	7.03	5.14	4.08
31) NON-INT. INCOME % NON-INT. EXPENSE	10.03	13.58	17.85	22.47	28.17
32) PERSONNEL EXPENSE PER EMPLOYEE	22807	20546	18680	17037	15538
33) EMPLOYEES PER MILLION ASSETS	1.12	0.98	0.83	0.69	0.59
34) NON-INTEREST INCOME AS % OF SALARIES	19.04	26.82	35.54	47.49	63.12
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	17.57	24.49	32.87	42.19	49.89
36) FED. FUNDS SOLD	1.09	2.48	4.90	8.52	14.19
37) TOTAL LOANS	42.45	51.38	60.06	67.79	76.14
38) RESERVE FOR LOAN LOSS	0.32	0.46	0.59	0.69	0.83
39) REAL ESTATE LOANS--RESIDENTIAL	10.19	15.23	20.86	26.78	32.61
40) REAL ESTATE LOANS--OTHER	3.19	5.03	7.38	10.70	14.35
41) COMMERCIAL AND INDUSTRIAL LOANS	3.95	6.99	11.42	17.74	25.87
42) PERSONAL LOANS	4.51	6.26	8.89	12.51	16.19
43) AGRIC./ LEASE FIN./ OTHER LOANS	0.89	2.92	6.04	10.22	16.12
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	8.25	10.47	12.97	17.41	22.89
45) PUBLIC FUNDS DEMAND DEPOSITS	0.25	0.54	1.04	1.71	2.58
46) TOTAL DEMAND DEPOSITS*	9.84	11.59	14.21	18.83	24.33
47) SAVINGS DEPOSITS IPC*	27.75	31.63	36.75	41.82	48.24
48) TIME DEPOSITS IPC*	33.52	38.60	44.38	49.98	58.17
49) PUBLIC TIME & SAVINGS DEPOSITS	2.00	4.20	6.89	10.22	14.61
50) TOTAL TIME & SAVINGS DEPOSITS	77.96	82.75	87.35	93.94	105.84
51) MEMO: MONEY MARKET CD'S	11.55	14.36	17.88	20.76	24.67
52) MEMO: TIME DEPOSITS OVER 100M	1.56	3.30	6.52	10.88	19.64
53) FOREIGN DEPOSITS	0.08	0.46	5.92	10.94	17.80
54) TOTAL DEPOSITS (FGN.& DOM.)	95.09	97.66	100.97	108.60	128.88
55) BORROWINGS	0.25	0.72	1.76	4.40	8.11
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	-6.69	4.78	11.03	14.69	18.47
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-45.01	-5.55	16.11	44.34	127.39
59) NET INCOME--1 YR.	-47.36	-5.60	16.34	48.42	126.63
60) AVERAGE ASSETS--1 YR.	4.02	7.92	11.94	18.28	30.09
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-84.61	-27.40	7.44	45.58	108.25
62) NET INCOME--5 YRS.	-83.22	-21.52	12.07	48.86	108.75
63) AVERAGE ASSETS--5 YRS.	11.16	22.35	34.29	47.32	86.94

* DOMESTIC ONLY

Bank Administration Institute

Michigan

MEDIANS BY RESOURCE CLASS FOR 375 BANKS IN MICHIGAN

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	9.25	10.47	10.57	10.59	10.25	9.64
2) INTEREST EXPENSE	5.63	6.30	6.43	6.44	6.26	6.12
3) NET INTEREST MARGIN	4.44	4.07	4.11	4.20	3.89	3.60
4) TRUST INCOME	0.00	0.00	0.03	0.13	0.18	0.27
5) SERVICE CHARGES ON DEPOSITS*	0.45	0.23	0.26	0.25	0.28	0.27
6) OTHER NON-INTEREST INCOME	0.23	0.21	0.20	0.19	0.24	0.41
7) SALARIES AND BENEFITS	1.85	1.49	1.52	1.57	1.56	1.70
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.89	0.44	0.44	0.48	0.50	0.47
9) LOAN LOSS PROVISION	0.06	0.23	0.24	0.20	0.23	0.26
10) OTHER NON-INTEREST EXPENSE	1.80	1.05	1.04	0.91	0.98	1.01
11) LESS F.T.E. ADJUSTMENT	0.14	0.32	0.34	0.38	0.42	0.38
12) TAX PROVISION	0.19	0.17	0.12	0.13	0.17	0.11
13) RETURN ON ASSETS--OPERATING INCOME	0.43	0.72	0.81	0.76	0.75	0.68
14) RETURN ON ASSETS--NET INCOME	0.46	0.71	0.82	0.77	0.75	0.68
15) RETURN ON EQUITY--NET INCOME	1.97	9.20	10.67	10.57	11.58	11.43
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.61	12.21	12.41	12.37	11.31	10.65
17) BREAK EVEN YIELD	12.82	10.98	10.79	10.69	9.87	9.78
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.61	10.42	10.42	10.73	10.68	10.33
19) YIELD ON LOANS	13.50	12.64	12.49	12.20	11.69	11.50
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	-0.04	0.40	0.37	0.28	0.24	0.33
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.41	0.50	0.50	0.40	0.41	0.48
22) RATE ON TIME AND SAVINGS	7.82	8.03	8.11	8.09	8.08	8.03
23) RATE ON TOTAL INTEREST FUNDS	7.84	8.05	8.16	8.11	8.12	8.14
24) INTEREST EXPENSE % EARNING ASSETS	7.07	7.32	7.43	7.49	6.92	6.88
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	21.95	20.82	17.82	22.30	20.57	14.26
26) CASH DIVIDEND AS % OF OPERATING INCOME	28.66	29.03	31.43	32.52	46.69	43.28
27) CAPITAL FORMATION RATIO	-1.44	5.50	7.15	7.15	5.93	6.83
28) EQUITY CAPITAL AS % OF ASSETS	10.20	7.87	7.46	6.99	6.73	6.00
Productivity						
29) EARNING ASSETS AS % OF ASSETS	79.44	88.26	87.79	85.20	90.79	90.14
30) CASH & DUE (NON-INT.) AS % OF ASSETS	12.54	7.05	7.34	9.42	5.29	6.69
31) NON-INT. INCOME % NON-INT. EXPENSE	15.31	15.41	16.40	17.00	22.17	28.69
32) PERSONNEL EXPENSE PER EMPLOYEE	15900	19531	18838	18000	18702	20088
33) EMPLOYEES PER MILLION ASSETS	1.11	0.77	0.81	0.84	0.81	0.85
34) NON-INTEREST INCOME AS % OF SALARIES	37.29	30.80	31.88	32.29	43.05	55.26
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	32.71	28.65	31.25	31.99	36.51	39.95
36) FED. FUNDS SOLD	11.37	7.14	5.05	5.04	2.87	2.37
37) TOTAL LOANS	45.46	58.55	61.48	61.44	59.42	57.67
38) RESERVE FOR LOAN LOSS	0.55	0.60	0.57	0.59	0.58	0.64
39) REAL ESTATE LOANS--RESIDENTIAL	16.94	21.89	22.38	22.15	17.79	14.47
40) REAL ESTATE LOANS--OTHER	5.47	6.18	6.98	7.71	8.36	8.27
41) COMMERCIAL AND INDUSTRIAL LOANS	5.25	8.73	10.12	12.77	14.75	17.74
42) PERSONAL LOANS	7.96	8.69	8.34	8.03	10.21	14.15
43) AGRIC./ LEASE FIN./ OTHER LOANS	7.23	6.97	7.97	7.16	1.91	2.66
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	19.88	11.91	12.15	13.33	13.06	17.30
45) PUBLIC FUNDS DEMAND DEPOSITS	0.88	1.29	0.93	1.07	0.91	1.00
46) TOTAL DEMAND DEPOSITS*	20.16	13.43	13.51	14.58	14.12	17.95
47) SAVINGS DEPOSITS IPC*	47.25	36.72	36.95	37.55	35.64	31.04
48) TIME DEPOSITS IPC*	40.87	44.86	45.83	46.09	41.04	36.15
49) PUBLIC TIME & SAVINGS DEPOSITS	6.79	7.94	7.72	6.56	6.75	5.28
50) TOTAL TIME & SAVINGS DEPOSITS	89.58	89.10	89.53	89.91	83.73	74.92
51) MEMO: MONEY MARKET CD'S	13.81	18.62	18.35	18.76	16.97	13.56
52) MEMO: TIME DEPOSITS OVER 100M	8.07	5.64	5.57	6.10	7.33	8.76
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	5.92
54) TOTAL DEPOSITS (FGN.& DOM.)	112.37	103.43	103.23	104.25	98.28	93.36
55) BORROWINGS	1.31	1.23	1.07	1.42	2.63	9.54
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	9.59	8.96	9.62	7.68	13.72	14.81
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-31.43	8.63	15.74	17.06	18.50	20.76
59) NET INCOME--1 YR.	-30.82	9.88	12.53	17.83	22.10	36.96
60) AVERAGE ASSETS--1 YR.	17.60	13.25	12.88	11.27	11.60	7.81
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-61.36	1.56	15.15	9.24	10.03	0.03
62) NET INCOME--5 YRS.	-33.70	4.99	19.50	12.46	14.72	6.94
63) AVERAGE ASSETS--5 YRS.	49.63	36.24	40.01	36.95	27.67	18.20

* DOMESTIC ONLY

Minnesota

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1983 MINNESOTA BASED ON 757 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	10.39	10.86	11.37	11.90	12.32
2) INTEREST EXPENSE	7.51	7.18	6.80	6.25	5.58
3) NET INTEREST MARGIN	3.56	4.11	4.65	5.29	5.89
4) TRUST INCOME	0.03	0.11	0.25	0.38	0.81
5) SERVICE CHARGES ON DEPOSITS*	0.08	0.14	0.23	0.40	0.66
6) OTHER NON-INTEREST INCOME	0.09	0.14	0.24	0.41	0.59
7) SALARIES AND BENEFITS	2.34	1.97	1.65	1.35	1.18
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.79	0.58	0.42	0.29	0.20
9) LOAN LOSS PROVISION	0.95	0.52	0.28	0.13	0.06
10) OTHER NON-INTEREST EXPENSE	1.61	1.25	0.94	0.73	0.58
11) LESS F.T.E. ADJUSTMENT	0.10	0.27	0.45	0.67	0.90
12) TAX PROVISION	0.76	0.50	0.29	0.10	-0.07
13) RETURN ON ASSETS--OPERATING INCOME	0.23	0.66	1.04	1.39	1.73
14) RETURN ON ASSETS--NET INCOME	0.24	0.67	1.04	1.39	1.75
15) RETURN ON EQUITY--NET INCOME	3.42	8.49	12.48	15.72	18.64
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.68	12.17	12.60	13.11	13.57
17) BREAK EVEN YIELD	12.18	11.33	10.[illegible]	9.96	9.41
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.99	10.80	11.[illegible]	12.51	13.31
19) YIELD ON LOANS	11.89	12.45	13.06	13.64	14.16
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.31	0.72	0.32	0.10	0.01
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.57	0.93	0.52	0.24	0.11
22) RATE ON TIME AND SAVINGS	9.40	9.08	8.72	8.29	7.91
23) RATE ON TOTAL INTEREST FUNDS	9.39	9.07	8.70	8.31	7.91
24) INTEREST EXPENSE % EARNING ASSETS	8.32	7.94	7.49	6.94	6.26
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	2.77	13.27	22.85	31.91	41.07
26) CASH DIVIDEND AS % OF OPERATING INCOME	5.13	12.57	27.29	49.65	87.50
27) CAPITAL FORMATION RATIO	-1.39	5.05	8.99	12.44	15.16
28) EQUITY CAPITAL AS % OF ASSETS	6.37	7.21	8.31	9.60	11.17
Productivity					
29) EARNING ASSETS AS % OF ASSETS	85.16	88.45	90.76	92.66	94.00
30) CASH & DUE (NON-INT.) AS % OF ASSETS	9.88	7.22	5.15	3.89	3.08
31) NON-INT. INCOME % NON-INT. EXPENSE	9.09	12.46	17.93	24.28	30.74
32) PERSONNEL EXPENSE PER EMPLOYEE	29187	25000	21666	19063	17000
33) EMPLOYEES PER MILLION ASSETS	1.14	0.93	0.72	0.60	0.51
34) NON-INTEREST INCOME AS % OF SALARIES	15.87	22.22	34.32	48.33	61.69
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	19.47	25.38	33.44	41.33	49.77
36) FED. FUNDS SOLD	0.83	1.83	3.55	6.59	9.72
37) TOTAL LOANS	44.60	53.50	61.63	69.46	75.82
38) RESERVE FOR LOAN LOSS	0.24	0.36	0.51	0.67	0.80
39) REAL ESTATE LOANS--RESIDENTIAL	3.30	5.85	10.75	16.85	22.57
40) REAL ESTATE LOANS--OTHER	2.24	4.05	6.53	9.56	13.11
41) COMMERCIAL AND INDUSTRIAL LOANS	4.71	7.75	11.80	17.66	26.41
42) PERSONAL LOANS	3.33	4.79	6.63	9.87	14.61
43) AGRIC./ LEASE FIN./ OTHER LOANS	5.82	10.31	18.81	28.90	36.99
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	8.08	9.73	12.14	15.77	21.69
45) PUBLIC FUNDS DEMAND DEPOSITS	0.12	0.25	0.58	1.11	2.00
46) TOTAL DEMAND DEPOSITS*	8.83	10.50	13.10	17.22	23.27
47) SAVINGS DEPOSITS IPC*	19.42	23.10	27.88	33.80	41.45
48) TIME DEPOSITS IPC*	33.18	42.56	49.79	55.38	59.86
49) PUBLIC TIME & SAVINGS DEPOSITS	1.14	2.60	5.15	8.45	12.28
50) TOTAL TIME & SAVINGS DEPOSITS	74.84	80.47	84.20	87.47	90.09
51) MEMO: MONEY MARKET CD'S	8.83	12.48	16.85	20.59	23.72
52) MEMO: TIME DEPOSITS OVER 100M	1.02	2.13	4.28	8.07	13.02
53) FOREIGN DEPOSITS		0.20	10.33	27.19	
54) TOTAL DEPOSITS (FGN.& DOM.)	92.46	95.26	98.05	100.86	104.18
55) BORROWINGS	0.29	0.63	1.47	3.98	7.91
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	8.17	11.07	14.42	17.86	21.94
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-58.04	-21.69	6.50	35.38	87.90
59) NET INCOME--1 YR.	-55.55	-19.44	8.72	37.25	89.58
60) AVERAGE ASSETS--1 YR.	4.68	9.84	14.59	20.96	27.86
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-67.67	-9.52	35.88	78.94	146.15
62) NET INCOME--5 YRS.	-61.85	-8.80	41.41	85.50	153.84
63) AVERAGE ASSETS--5 YRS.	20.91	31.66	42.99	55.13	74.57

* DOMESTIC ONLY

Bank Administration Institute

Minnesota

MEDIANS BY RESOURCE CLASS FOR 757 BANKS IN MINNESOTA

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	11.53	11.58	11.32	11.01	10.87	8.65
2) INTEREST EXPENSE	6.76	6.81	6.93	6.78	6.36	6.55
3) NET INTEREST MARGIN	4.74	4.87	4.51	4.26	4.39	1.79
4) TRUST INCOME	0.00	0.27	0.03	0.20	0.31	0.31
5) SERVICE CHARGES ON DEPOSITS*	0.24	0.20	0.22	0.33	0.35	0.09
6) OTHER NON-INTEREST INCOME	0.27	0.24	0.22	0.21	0.30	1.29
7) SALARIES AND BENEFITS	2.06	1.69	1.47	1.44	1.49	0.87
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.49	0.43	0.39	0.43	0.43	0.23
9) LOAN LOSS PROVISION	0.30	0.28	0.24	0.24	0.32	0.34
10) OTHER NON-INTEREST EXPENSE	1.05	0.90	0.91	1.01	1.17	0.74
11) LESS F.T.E. ADJUSTMENT	0.14	0.44	0.53	0.52	0.51	0.36
12) TAX PROVISION	0.28	0.33	0.28	0.20	0.23	0.05
13) RETURN ON ASSETS--OPERATING INCOME	0.99	1.14	1.10	0.95	0.80	0.57
14) RETURN ON ASSETS--NET INCOME	1.01	1.14	1.08	0.94	0.80	0.56
15) RETURN ON EQUITY--NET INCOME	10.71	13.08	12.87	12.30	12.80	11.98
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.57	12.80	12.62	12.47	12.16	10.34
17) BREAK EVEN YIELD	11.03	10.53	10.34	10.36	10.30	8.83
18) YIELD ON INVESTMENT SECURITIES (FTE)	11.51	11.99	11.70	11.41	11.88	11.53
19) YIELD ON LOANS	13.23	13.28	12.93	12.52	12.18	10.62
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.29	0.33	0.31	0.26	0.43	0.52
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.60	0.52	0.43	0.45	0.54	0.73
22) RATE ON TIME AND SAVINGS	8.78	8.72	8.75	8.72	8.52	9.18
23) RATE ON TOTAL INTEREST FUNDS	8.78	8.69	8.70	8.66	8.56	9.33
24) INTEREST EXPENSE % EARNING ASSETS	7.32	7.47	7.62	7.52	7.14	7.97
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	23.29	23.64	21.10	20.82	21.22	9.84
26) CASH DIVIDEND AS % OF OPERATING INCOME	21.62	24.51	26.45	25.92	41.03	35.08
27) CAPITAL FORMATION RATIO	8.02	9.34	9.32	8.61	8.26	7.65
28) EQUITY CAPITAL AS % OF ASSETS	9.13	8.57	8.23	7.31	6.41	4.71
Productivity						
29) EARNING ASSETS AS % OF ASSETS	91.69	90.98	90.74	89.89	89.92	80.63
30) CASH & DUE (NON-INT.) AS % OF ASSETS	5.23	4.76	5.07	6.20	6.70	7.62
31) NON-INT. INCOME % NON-INT. EXPENSE	15.70	16.30	18.82	20.42	25.18	76.57
32) PERSONNEL EXPENSE PER EMPLOYEE	22142	22083	21462	20728	21210	27266
33) EMPLOYEES PER MILLION ASSETS	0.93	0.73	0.66	0.68	0.68	0.32
34) NON-INTEREST INCOME AS % OF SALARIES	28.03	28.98	36.43	41.25	53.37	165.89
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	33.20	34.76	33.62	33.37	27.55	27.15
36) FED. FUNDS SOLD	5.23	3.95	2.76	2.73	2.46	2.77
37) TOTAL LOANS	59.88	60.68	61.92	61.76	70.02	68.49
38) RESERVE FOR LOAN LOSS	0.51	0.46	0.54	0.55	0.72	0.67
39) REAL ESTATE LOANS--RESIDENTIAL	7.81	8.52	12.63	13.55	15.07	4.31
40) REAL ESTATE LOANS--OTHER	6.09	6.10	7.16	6.90	7.50	6.43
41) COMMERCIAL AND INDUSTRIAL LOANS	9.40	9.93	12.60	17.62	24.23	29.44
42) PERSONAL LOANS	6.36	6.11	6.64	8.14	13.71	3.16
43) AGRIC./ LEASE FIN./ OTHER LOANS	24.05	22.79	16.36	11.61	4.61	19.93
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	12.94	11.81	11.26	12.46	18.36	18.87
45) PUBLIC FUNDS DEMAND DEPOSITS	0.63	0.60	0.65	0.44	0.33	0.19
46) TOTAL DEMAND DEPOSITS*	13.83	12.71	12.19	13.91	18.77	19.07
47) SAVINGS DEPOSITS IPC*	25.21	26.50	29.11	32.48	33.81	7.63
48) TIME DEPOSITS IPC*	52.08	51.09	49.80	45.89	40.75	33.86
49) PUBLIC TIME & SAVINGS DEPOSITS	4.66	5.59	5.52	4.63	3.11	0.60
50) TOTAL TIME & SAVINGS DEPOSITS	83.77	84.33	84.99	84.38	78.11	41.72
51) MEMO: MONEY MARKET CD'S	18.51	18.40	16.27	14.48	11.49	1.79
52) MEMO: TIME DEPOSITS OVER 100M	3.06	3.80	4.28	5.41	5.88	21.14
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	5.97	14.69
54) TOTAL DEPOSITS (FGN.& DOM.)	97.60	97.83	98.54	98.76	97.35	75.34
55) BORROWINGS	0.72	1.13	1.43	3.18	5.17	29.76
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00	17.93
57) FREE FUNDS RATIO	15.75	14.49	13.32	13.58	16.76	13.59
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	2.80	7.50	6.13	0.64	11.24	1.98
59) NET INCOME--1 YR.	3.56	7.22	6.03	11.27	20.54	8.11
60) AVERAGE ASSETS--1 YR.	11.65	14.86	13.99	17.94	19.85	19.29
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	40.23	41.04	34.97	33.17	25.81	59.86
62) NET INCOME--5 YRS.	43.49	48.39	36.17	34.36	26.96	63.04
63) AVERAGE ASSETS--5 YRS.	39.56	46.58	42.14	40.65	43.88	90.10

* DOMESTIC ONLY

Mississippi

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1983 MISSISSIPPI BASED ON 165 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	10.31	10.66	11.07	11.59	12.03
2) INTEREST EXPENSE	7.13	6.88	6.39	5.93	5.48
3) NET INTEREST MARGIN	3.70	4.21	4.68	5.26	6.16
4) TRUST INCOME	0.01	0.02	0.06	0.08	0.10
5) SERVICE CHARGES ON DEPOSITS*	0.15	0.25	0.41	0.57	0.73
6) OTHER NON-INTEREST INCOME	0.08	0.15	0.23	0.42	0.64
7) SALARIES AND BENEFITS	2.20	1.96	1.66	1.40	1.18
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.76	0.57	0.44	0.32	0.23
9) LOAN LOSS PROVISION	1.33	0.68	0.31	0.17	0.09
10) OTHER NON-INTEREST EXPENSE	1.67	1.23	0.99	0.80	0.68
11) LESS F.T.E. ADJUSTMENT	0.24	0.45	0.73	1.00	1.28
12) TAX PROVISION	0.55	0.32	0.13	0.02	-0.14
13) RETURN ON ASSETS--OPERATING INCOME	0.35	0.72	1.05	1.43	1.74
14) RETURN ON ASSETS--NET INCOME	0.42	0.69	1.04	1.42	1.67
15) RETURN ON EQUITY--NET INCOME	5.36	8.87	12.79	15.51	18.35
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.67	12.03	12.62	13.20	13.69
17) BREAK EVEN YIELD	12.50	11.21	10.43	9.53	9.14
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.29	10.92	11.69	12.59	13.37
19) YIELD ON LOANS	12.05	12.56	13.19	13.66	14.66
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	2.50	1.27	0.62	0.29	0.12
21) LOAN LOSS PROVISION % AVERAGE LOANS	2.61	1.36	0.72	0.41	0.21
22) RATE ON TIME AND SAVINGS	9.29	9.01	8.65	8.34	8.11
23) RATE ON TOTAL INTEREST FUNDS	9.33	9.04	8.67	8.35	8.14
24) INTEREST EXPENSE % EARNING ASSETS	8.24	7.78	7.16	6.71	6.25
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-14.25	1.82	10.98	22.56	36.00
26) CASH DIVIDEND AS % OF OPERATING INCOME	10.56	17.64	28.86	46.31	69.84
27) CAPITAL FORMATION RATIO	1.00	5.35	8.64	11.73	14.67
28) EQUITY CAPITAL AS % OF ASSETS	6.51	7.10	8.42	9.93	11.57
Productivity					
29) EARNING ASSETS AS % OF ASSETS	84.07	86.35	88.67	90.72	91.89
30) CASH & DUE (NON-INT.) AS % OF ASSETS	16.56	8.89	6.57	4.98	4.19
31) NON-INT. INCOME % NON-INT. EXPENSE	13.40	17.90	23.64	28.11	35.41
32) PERSONNEL EXPENSE PER EMPLOYEE	24035	21642	19125	17431	15533
33) EMPLOYEES PER MILLION ASSETS	1.19	1.00	0.83	0.72	0.62
34) NON-INTEREST INCOME AS % OF SALARIES	25.08	32.67	44.89	55.05	69.79
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	22.41	30.17	39.20	50.66	56.37
36) FED. FUNDS SOLD	1.33	2.58	4.52	8.88	16.56
37) TOTAL LOANS	35.23	43.64	54.38	64.16	71.26
38) RESERVE FOR LOAN LOSS	0.33	0.45	0.53	0.69	1.09
39) REAL ESTATE LOANS--RESIDENTIAL	2.65	5.29	7.71	11.79	14.83
40) REAL ESTATE LOANS--OTHER	3.71	5.85	8.72	13.10	19.03
41) COMMERCIAL AND INDUSTRIAL LOANS	3.31	5.41	9.60	14.41	19.95
42) PERSONAL LOANS	6.66	9.02	13.35	17.75	23.25
43) AGRIC./ LEASE FIN./ OTHER LOANS	3.41	6.14	9.60	14.83	19.90
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	11.85	13.26	15.24	18.97	22.76
45) PUBLIC FUNDS DEMAND DEPOSITS	0.74	1.44	2.26	3.60	4.83
46) TOTAL DEMAND DEPOSITS*	13.46	15.81	17.48	21.75	27.44
47) SAVINGS DEPOSITS IPC*	14.29	17.35	21.92	26.37	30.36
48) TIME DEPOSITS IPC*	36.19	43.09	49.91	56.48	61.70
49) PUBLIC TIME & SAVINGS DEPOSITS	4.86	5.89	8.58	12.31	17.92
50) TOTAL TIME & SAVINGS DEPOSITS	71.99	78.10	81.71	85.53	89.40
51) MEMO: MONEY MARKET CD'S	11.56	14.71	18.05	21.42	26.13
52) MEMO: TIME DEPOSITS OVER 100M	7.08	9.38	12.71	17.06	23.51
53) FOREIGN DEPOSITS			2.03		
54) TOTAL DEPOSITS (FGN.& DOM.)	94.40	97.44	99.82	104.19	107.69
55) BORROWINGS	0.14	0.33	1.09	2.01	5.62
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	10.07	13.89	16.69	20.48	24.95
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-56.61	-17.55	6.41	26.65	81.27
59) NET INCOME--1 YR.	-57.62	-17.80	7.14	25.61	84.38
60) AVERAGE ASSETS--1 YR.	-1.46	6.28	11.76	17.35	23.52
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-55.74	-8.87	33.33	73.68	152.96
62) NET INCOME--5 YRS.	-46.05	-5.76	41.23	78.38	154.38
63) AVERAGE ASSETS--5 YRS.	17.96	35.28	49.44	67.61	90.25

* DOMESTIC ONLY

Bank Administration Institute

Mississippi

MEDIANS BY RESOURCE CLASS FOR 165 BANKS IN MISSISSIPPI

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	10.89	11.34	11.05	11.01	10.90	10.56
2) INTEREST EXPENSE	5.99	6.22	6.40	6.53	6.42	6.20
3) NET INTEREST MARGIN	4.90	5.12	4.72	4.58	4.49	4.72
4) TRUST INCOME	0.00	0.07	0.02	0.03	0.06	0.09
5) SERVICE CHARGES ON DEPOSITS*	0.41	0.46	0.39	0.42	0.42	0.35
6) OTHER NON-INTEREST INCOME	0.30	0.27	0.20	0.23	0.26	0.38
7) SALARIES AND BENEFITS	2.32	1.85	1.55	1.59	1.69	1.69
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.52	0.43	0.39	0.46	0.49	0.51
9) LOAN LOSS PROVISION	0.63	0.40	0.24	0.31	0.27	0.49
10) OTHER NON-INTEREST EXPENSE	1.32	1.18	0.96	0.86	0.96	1.04
11) LESS F.T.E. ADJUSTMENT	0.57	0.51	0.75	0.76	0.80	0.73
12) TAX PROVISION	0.12	0.18	0.20	0.10	0.06	-0.07
13) RETURN ON ASSETS--OPERATING INCOME	1.01	0.90	1.18	1.01	1.05	0.97
14) RETURN ON ASSETS--NET INCOME	1.00	0.92	1.19	1.03	1.02	0.99
15) RETURN ON EQUITY--NET INCOME	7.02	11.72	13.52	12.72	13.93	14.42
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	13.40	13.04	12.63	12.51	12.19	12.12
17) BREAK EVEN YIELD	11.52	10.99	10.38	10.38	9.71	9.77
18) YIELD ON INVESTMENT SECURITIES (FTE)	11.54	11.94	11.75	11.62	11.46	11.68
19) YIELD ON LOANS	14.22	13.50	13.17	12.92	12.70	12.53
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.40	0.78	0.54	0.58	0.56	0.70
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.70	0.89	0.60	0.64	0.57	1.12
22) RATE ON TIME AND SAVINGS	8.66	8.82	8.71	8.69	8.51	8.45
23) RATE ON TOTAL INTEREST FUNDS	8.66	8.76	8.72	8.70	8.61	8.36
24) INTEREST EXPENSE % EARNING ASSETS	6.90	7.12	7.14	7.40	7.16	6.97
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	8.19	17.44	12.91	9.97	3.42	-9.34
26) CASH DIVIDEND AS % OF OPERATING INCOME	27.47	28.84	26.64	35.34	29.42	36.04
27) CAPITAL FORMATION RATIO	5.14	7.63	9.85	8.71	10.40	10.04
28) EQUITY CAPITAL AS % OF ASSETS	12.69	9.10	8.57	7.79	7.42	6.55
Productivity						
29) EARNING ASSETS AS % OF ASSETS	84.21	87.72	89.20	88.31	90.15	88.52
30) CASH & DUE (NON-INT.) AS % OF ASSETS	9.88	7.43	6.36	6.58	5.16	6.53
31) NON-INT. INCOME % NON-INT. EXPENSE	18.61	23.56	23.20	23.20	24.61	26.[illegible]
32) PERSONNEL EXPENSE PER EMPLOYEE	18722	18695	19885	19403	18835	17751
33) EMPLOYEES PER MILLION ASSETS	1.18	0.91	0.78	0.80	0.88	0.82
34) NON-INTEREST INCOME AS % OF SALARIES	35.57	47.39	41.85	42.39	48.93	51.00
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	34.44	36.58	38.94	42.34	40.82	40.03
36) FED. FUNDS SOLD	14.98	5.33	5.39	2.97	2.85	3.60
37) TOTAL LOANS	48.31	56.54	54.54	51.56	54.72	54.43
38) RESERVE FOR LOAN LOSS	0.49	0.58	0.51	0.49	0.59	0.63
39) REAL ESTATE LOANS--RESIDENTIAL	8.08	7.57	9.18	6.68	8.09	9.11
40) REAL ESTATE LOANS--OTHER	6.14	7.95	8.67	8.52	9.81	10.81
41) COMMERCIAL AND INDUSTRIAL LOANS	6.79	9.68	6.71	11.14	11.98	13.09
42) PERSONAL LOANS	14.43	13.28	13.64	11.56	14.12	14.10
43) AGRIC./ LEASE FIN./ OTHER LOANS	8.69	11.66	10.12	10.33	5.04	6.54
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	22.69	14.82	14.71	14.51	15.23	20.17
45) PUBLIC FUNDS DEMAND DEPOSITS	2.47	2.59	1.84	2.17	2.23	2.37
46) TOTAL DEMAND DEPOSITS*	26.46	18.34	17.18	17.31	17.24	22.55
47) SAVINGS DEPOSITS IPC*	22.27	19.46	21.95	21.71	22.98	24.20
48) TIME DEPOSITS IPC*	46.72	50.11	52.75	51.75	47.21	39.53
49) PUBLIC TIME & SAVINGS DEPOSITS	14.71	9.72	7.86	8.49	7.48	5.49
50) TOTAL TIME & SAVINGS DEPOSITS	77.86	83.18	82.27	82.99	80.09	75.19
51) MEMO: MONEY MARKET CD'S	18.09	19.30	19.81	17.74	15.57	13.75
52) MEMO: TIME DEPOSITS OVER 100M	16.99	12.54	10.71	13.38	14.78	11.54
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	2.03
54) TOTAL DEPOSITS (FGN.& DOM.)	101.52	100.60	99.83	101.60	98.61	96.12
55) BORROWINGS	1.82	0.46	0.77	1.04	1.26	7.03
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	22.10	16.80	17.31	16.27	16.01	16.77
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	15.22	0.87	11.75	-1.31	7.78	20.34
59) NET INCOME--1 YR.	13.79	16.06	15.96	-0.88	3.32	21.15
60) AVERAGE ASSETS--1 YR.	7.21	10.09	11.53	12.57	11.48	16.29
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	1.53	27.38	24.49	46.05	50.31	38.57
62) NET INCOME--5 YRS.	-12.40	37.37	41.98	34.63	53.93	44.09
63) AVERAGE ASSETS--5 YRS.	15.10	42.73	53.03	62.57	55.58	52.57

* DOMESTIC ONLY

Missouri

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1983 MISSOURI BASED ON 733 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	9.76	10.34	10.98	11.51	12.09
2) INTEREST EXPENSE	7.33	6.91	6.44	5.91	5.35
3) NET INTEREST MARGIN	3.50	3.93	4.47	5.08	5.75
4) TRUST INCOME	0.01	0.02	0.05	0.20	0.46
5) SERVICE CHARGES ON DEPOSITS*	0.09	0.15	0.26	0.43	0.69
6) OTHER NON-INTEREST INCOME	0.06	0.10	0.17	0.31	0.48
7) SALARIES AND BENEFITS	2.16	1.73	1.43	1.19	1.01
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.72	0.53	0.38	0.26	0.19
9) LOAN LOSS PROVISION	1.42	0.63	0.28	0.12	0.04
10) OTHER NON-INTEREST EXPENSE	1.71	1.32	1.03	0.79	0.63
11) LESS F.T.E. ADJUSTMENT	0.11	0.26	0.46	0.72	1.04
12) TAX PROVISION	0.80	0.54	0.28	0.06	-0.32
13) RETURN ON ASSETS--OPERATING INCOME	0.10	0.61	0.99	1.32	1.64
14) RETURN ON ASSETS--NET INCOME	0.04	0.62	0.99	1.33	1.63
15) RETURN ON EQUITY--NET INCOME	0.45	7.82	11.89	15.52	18.77
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.00	11.59	12.28	12.90	13.69
17) BREAK EVEN YIELD	12.85	11.27	10.19	9.44	8.87
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.51	10.32	11.08	12.05	13.21
19) YIELD ON LOANS	11.53	12.20	12.81	13.46	14.18
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.98	0.90	0.36	0.10	0.01
21) LOAN LOSS PROVISION % AVERAGE LOANS	2.56	1.23	0.57	0.25	0.09
22) RATE ON TIME AND SAVINGS	9.38	8.98	8.57	8.15	7.71
23) RATE ON TOTAL INTEREST FUNDS	9.38	8.99	8.58	8.17	7.74
24) INTEREST EXPENSE % EARNING ASSETS	8.38	7.76	7.17	6.65	6.07
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-1.31	12.96	25.50	35.10	45.01
26) CASH DIVIDEND AS % OF OPERATING INCOME	5.95	19.28	40.81	72.05	116.85
27) CAPITAL FORMATION RATIO	-6.20	1.92	6.75	10.84	13.34
28) EQUITY CAPITAL AS % OF ASSETS	6.31	6.96	8.01	9.93	11.85
Productivity					
29) EARNING ASSETS AS % OF ASSETS	82.60	87.11	90.15	92.06	93.67
30) CASH & DUE (NON-INT.) AS % OF ASSETS	12.61	8.22	6.11	4.53	3.47
31) NON-INT. INCOME % NON-INT. EXPENSE	8.49	12.09	17.51	24.34	29.78
32) PERSONNEL EXPENSE PER EMPLOYEE	23944	21000	18222	16111	14757
33) EMPLOYEES PER MILLION ASSETS	1.19	0.96	0.78	0.63	0.52
34) NON-INTEREST INCOME AS % OF SALARIES	15.92	23.89	35.30	51.09	65.21
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	20.37	27.17	36.12	47.74	57.62
36) FED. FUNDS SOLD	1.14	2.33	4.80	8.64	13.62
37) TOTAL LOANS	34.67	45.66	57.91	66.27	72.96
38) RESERVE FOR LOAN LOSS	0.31	0.43	0.57	0.73	0.95
39) REAL ESTATE LOANS--RESIDENTIAL	3.06	5.66	9.76	15.66	21.52
40) REAL ESTATE LOANS--OTHER	2.86	5.32	9.13	13.74	18.50
41) COMMERCIAL AND INDUSTRIAL LOANS	3.24	6.25	10.91	17.18	23.03
42) PERSONAL LOANS	3.16	5.00	7.65	11.39	16.07
43) AGRIC./ LEASE FIN./ OTHER LOANS	2.64	5.42	11.56	19.19	28.49
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	9.84	12.10	15.43	19.35	24.85
45) PUBLIC FUNDS DEMAND DEPOSITS	0.13	0.29	0.64	1.29	2.09
46) TOTAL DEMAND DEPOSITS*	10.73	13.05	16.35	20.65	25.98
47) SAVINGS DEPOSITS IPC*	17.38	21.24	25.97	31.75	36.93
48) TIME DEPOSITS IPC*	35.80	42.75	49.99	55.59	60.79
49) PUBLIC TIME & SAVINGS DEPOSITS	1.22	2.49	4.51	8.04	11.40
50) TOTAL TIME & SAVINGS DEPOSITS	70.91	77.00	82.25	86.48	90.94
51) MEMO: MONEY MARKET CD'S	10.53	14.38	19.00	23.49	28.12
52) MEMO: TIME DEPOSITS OVER 100M	1.69	3.13	5.96	11.63	19.11
53) FOREIGN DEPOSITS		1.54	7.98	10.04	
54) TOTAL DEPOSITS (FGN.& DOM.)	91.51	95.22	98.43	101.98	106.94
55) BORROWINGS	0.30	0.63	1.73	4.42	9.47
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	8.52	12.70	16.29	20.01	24.86
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-69.69	-29.87	-1.69	22.22	66.59
59) NET INCOME--1 YR.	-68.11	-29.24	-0.62	25.39	100.00
60) AVERAGE ASSETS--1 YR.	1.98	7.98	14.20	20.11	31.03
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-70.10	-21.32	18.66	63.05	134.47
62) NET INCOME--5 YRS.	-69.45	-19.56	23.41	74.63	142.97
63) AVERAGE ASSETS--5 YRS.	19.28	31.75	44.83	61.53	86.63

* DOMESTIC ONLY

Bank [illegible]istration Institute **Missouri**

MEDIANS BY RESOURCE CLASS FOR 733 BANKS IN MISSOURI

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	10.97	11.18	10.96	10.81	10.26	8.55
2) INTEREST EXPENSE	6.35	6.48	6.58	6.40	6.05	5.51
3) NET INTEREST MARGIN	4.72	4.67	4.44	4.33	4.15	3.59
4) TRUST INCOME	0.00	0.03	0.02	0.04	0.09	0.52
5) SERVICE CHARGES ON DEPOSITS*	0.26	0.26	0.26	0.31	0.26	0.14
6) OTHER NON-INTEREST INCOME	0.16	0.19	0.14	0.19	0.22	0.87
7) SALARIES AND BENEFITS	1.82	1.53	1.33	1.31	1.34	1.28
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.43	0.38	0.32	0.37	0.38	0.62
9) LOAN LOSS PROVISION	0.47	0.34	0.24	0.23	0.24	0.29
10) OTHER NON-INTEREST EXPENSE	1.19	1.07	0.92	1.00	1.03	1.18
11) LESS F.T.E. ADJUSTMENT	0.20	0.40	0.51	0.49	0.53	0.42
12) TAX PROVISION	0.21	0.26	0.32	0.29	0.20	0.12
13) RETURN ON ASSETS--OPERATING INCOME	0.79	1.00	1.02	1.02	1.00	0.83
14) RETURN ON ASSETS--NET INCOME	0.83	0.99	1.02	1.02	0.99	0.82
15) RETURN ON EQUITY--NET INCOME	8.79	11.52	12.39	13.34	12.65	13.11
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.40	12.51	12.27	11.97	11.46	10.72
17) BREAK EVEN YIELD	11.03	10.52	9.98	9.86	9.47	9.89
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.97	11.19	11.08	10.87	11.28	10.74
19) YIELD ON LOANS	13.21	13.14	12.74	12.44	11.98	11.74
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.82	0.40	0.32	0.31	0.31	0.33
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.01	0.67	0.51	0.38	0.50	0.63
22) RATE ON TIME AND SAVINGS	8.65	8.61	8.61	8.45	8.38	8.31
23) RATE ON TOTAL INTEREST FUNDS	8.69	8.61	8.62	8.48	8.36	8.54
24) INTEREST EXPENSE % EARNING ASSETS	7.12	7.26	7.24	7.07	6.87	6.75
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	21.46	26.33	28.23	25.71	21.35	20.07
26) CASH DIVIDEND AS % OF OPERATING INCOME	31.16	32.14	41.30	40.51	58.79	54.14
27) CAPITAL FORMATION RATIO	5.35	6.26	6.88	8.06	6.88	6.33
28) EQUITY CAPITAL AS % OF ASSETS	9.57	8.44	7.74	7.42	7.06	6.27
Productivity						
29) EARNING ASSETS AS % OF ASSETS	89.78	89.74	90.61	90.46	90.37	80.29
30) CASH & DUE (NON-INT.) AS % OF ASSETS	6.41	6.10	5.63	6.27	6.44	13.45
31) NON-INT. INCOME % NON-INT. EXPENSE	13.46	17.17	17.01	19.99	23.01	40.56
32) PERSONNEL EXPENSE PER EMPLOYEE	17250	18000	18229	18779	18818	22048
33) EMPLOYEES PER MILLION ASSETS	1.00	0.82	0.71	0.71	0.71	0.58
34) NON-INTEREST INCOME AS % OF SALARIES	25.88	33.13	33.37	42.05	48.48	92.00
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	38.21	36.53	37.63	34.56	35.17	21.22
36) FED. FUNDS SOLD	6.61	4.72	4.17	4.02	5.05	12.20
37) TOTAL LOANS	52.29	58.86	55.69	60.27	58.19	54.70
38) RESERVE FOR LOAN LOSS	0.58	0.56	0.56	0.59	0.61	0.86
39) REAL ESTATE LOANS--RESIDENTIAL	7.15	9.84	9.80	12.10	10.46	3.43
40) REAL ESTATE LOANS--OTHER	8.57	9.32	9.23	9.77	10.26	3.69
41) COMMERCIAL AND INDUSTRIAL LOANS	7.00	9.70	10.16	14.22	18.56	21.70
42) PERSONAL LOANS	6.71	7.84	7.59	8.12	8.80	12.53
43) AGRIC./ LEASE FIN./ OTHER LOANS	16.58	13.98	11.38	9.04	4.42	12.29
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	15.74	14.57	14.28	16.32	19.61	30.00
45) PUBLIC FUNDS DEMAND DEPOSITS	0.92	0.68	0.62	0.45	0.37	0.89
46) TOTAL DEMAND DEPOSITS*	17.05	15.83	15.37	17.15	20.92	30.23
47) SAVINGS DEPOSITS IPC*	24.11	25.10	26.86	28.13	26.97	8.89
48) TIME DEPOSITS IPC*	51.21	51.51	50.24	47.51	42.48	25.19
49) PUBLIC TIME & SAVINGS DEPOSITS	5.00	4.86	4.10	3.87	4.30	2.35
50) TOTAL TIME & SAVINGS DEPOSITS	81.34	83.22	82.84	81.84	75.62	36.46
51) MEMO: MONEY MARKET CD'S	21.39	20.79	19.02	17.31	13.75	3.08
52) MEMO: TIME DEPOSITS OVER 100M	4.93	4.88	5.39	7.96	11.94	21.52
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	7.98
54) TOTAL DEPOSITS (FGN.& DOM.)	98.63	99.29	98.16	98.52	95.98	80.21
55) BORROWINGS	1.03	1.40	1.30	2.12	4.02	37.99
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00	7.02
57) FREE FUNDS RATIO	17.85	15.75	15.66	15.67	18.09	20.16
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-17.64	-2.04	-2.31	1.07	10.37	7.88
59) NET INCOME--1 YR.	-17.64	-1.62	-2.30	3.75	7.24	11.17
60) AVERAGE ASSETS--1 YR.	11.18	14.68	14.34	14.11	14.41	17.84
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-19.35	18.70	24.79	30.55	34.29	33.79
62) NET INCOME--5 YRS.	-14.00	24.24	28.21	33.14	39.13	35.47
63) AVERAGE ASSETS--5 YRS.	38.77	48.15	48.18	43.73	41.93	32.29

* DOMESTIC ONLY

Montana

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1983 MONTANA BASED ON 166 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	10.35	10.78	11.25	11.78	12.36
2) INTEREST EXPENSE	6.87	6.59	6.22	5.79	5.31
3) NET INTEREST MARGIN	4.09	4.54	5.09	5.78	6.32
4) TRUST INCOME		0.02	0.09	0.18	
5) SERVICE CHARGES ON DEPOSITS*	0.10	0.18	0.31	0.50	0.67
6) OTHER NON-INTEREST INCOME	0.11	0.18	0.30	0.48	0.76
7) SALARIES AND BENEFITS	2.48	2.08	1.61	1.27	1.05
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.88	0.62	0.44	0.29	0.21
9) LOAN LOSS PROVISION	1.07	0.63	0.29	0.15	0.07
10) OTHER NON-INTEREST EXPENSE	1.85	1.54	1.16	0.83	0.64
11) LESS F.T.E. ADJUSTMENT	0.18	0.34	0.51	0.83	1.26
12) TAX PROVISION	0.76	0.63	0.30	0.07	-0.22
13) RETURN ON ASSETS--OPERATING INCOME	0.44	0.85	1.17	1.57	1.92
14) RETURN ON ASSETS--NET INCOME	0.44	0.85	1.16	1.60	1.97
15) RETURN ON EQUITY--NET INCOME	5.17	10.62	14.39	17.94	21.63
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.56	12.05	12.84	13.40	14.25
17) BREAK EVEN YIELD	12.33	11.40	10.37	9.38	8.82
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.61	10.34	11.04	12.03	13.36
19) YIELD ON LOANS	12.26	12.78	13.50	14.24	15.02
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.70	0.86	0.30	0.11	0.01
21) LOAN LOSS PROVISION % AVERAGE LOANS	2.02	1.03	0.51	0.28	0.13
22) RATE ON TIME AND SAVINGS	8.96	8.64	8.30	8.00	7.78
23) RATE ON TOTAL INTEREST FUNDS	8.93	8.65	8.27	7.99	7.70
24) INTEREST EXPENSE % EARNING ASSETS	7.97	7.45	6.98	6.53	6.05
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-10.69	10.00	22.29	34.27	40.41
26) CASH DIVIDEND AS % OF OPERATING INCOME	7.88	27.52	50.38	77.72	104.97
27) CAPITAL FORMATION RATIO	-1.76	3.20	7.57	11.94	15.45
28) EQUITY CAPITAL AS % OF ASSETS	6.38	7.21	8.13	9.20	11.83
Productivity					
29) EARNING ASSETS AS % OF ASSETS	83.71	86.69	89.34	91.12	92.83
30) CASH & DUE (NON-INT.) AS % OF ASSETS	10.39	7.76	5.85	4.61	3.80
31) NON-INT. INCOME % NON-INT. EXPENSE	10.41	14.47	20.02	25.47	31.67
32) PERSONNEL EXPENSE PER EMPLOYEE	26217	23133	20539	19156	17139
33) EMPLOYEES PER MILLION ASSETS	1.19	1.02	0.75	0.60	0.46
34) NON-INTEREST INCOME AS % OF SALARIES	18.83	27.93	40.36	56.08	70.76
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	16.13	22.93	32.86	46.13	54.43
36) FED. FUNDS SOLD	0.90	1.56	3.23	5.97	10.84
37) TOTAL LOANS	40.31	48.77	63.02	71.71	78.26
38) RESERVE FOR LOAN LOSS	0.31	0.40	0.54	0.68	0.86
39) REAL ESTATE LOANS--RESIDENTIAL	2.73	5.46	8.70	12.90	17.93
40) REAL ESTATE LOANS--OTHER	1.54	2.56	4.68	7.53	10.18
41) COMMERCIAL AND INDUSTRIAL LOANS	6.95	10.45	17.45	25.25	33.35
42) PERSONAL LOANS	3.28	4.97	8.17	12.54	18.57
43) AGRIC./ LEASE FIN./ OTHER LOANS	5.56	9.91	16.25	23.37	29.00
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	10.96	12.62	15.48	19.32	24.90
45) PUBLIC FUNDS DEMAND DEPOSITS	0.11	0.23	0.49	1.51	3.12
46) TOTAL DEMAND DEPOSITS*	11.83	13.67	16.71	20.98	27.52
47) SAVINGS DEPOSITS IPC*	19.20	23.42	28.63	33.98	39.72
48) TIME DEPOSITS IPC*	33.16	39.94	44.64	50.60	56.73
49) PUBLIC TIME & SAVINGS DEPOSITS	0.98	2.55	6.23	9.38	14.94
50) TOTAL TIME & SAVINGS DEPOSITS	70.29	77.60	81.64	85.47	88.62
51) MEMO: MONEY MARKET CD'S	10.99	15.20	19.89	24.53	28.49
52) MEMO: TIME DEPOSITS OVER 100M	2.45	4.37	7.39	11.43	17.90
53) FOREIGN DEPOSITS					
54) TOTAL DEPOSITS (FGN.& DOM.)	91.98	95.74	98.91	101.84	106.08
55) BORROWINGS	0.25	0.59	1.97	6.28	12.00
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	8.94	12.37	15.87	19.41	24.24
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-49.42	-17.18	7.92	30.18	98.21
59) NET INCOME--1 YR.	-49.71	-17.18	7.16	39.37	103.00
60) AVERAGE ASSETS--1 YR.	3.70	8.40	14.06	20.99	29.62
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-47.18	-3.90	33.81	80.00	136.84
62) NET INCOME--5 YRS.	-43.75	-5.23	32.86	81.19	140.76
63) AVERAGE ASSETS--5 YRS.	18.35	29.54	41.53	55.23	77.79

* DOMESTIC ONLY

Bank Administration Institute

Montana

MEDIANS BY RESOURCE CLASS FOR 166 BANKS IN MONTANA

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	11.30	11.56	11.13	11.13	10.51	0.00
2) INTEREST EXPENSE	5.93	6.09	6.35	6.47	6.19	0.00
3) NET INTEREST MARGIN	5.76	5.58	4.86	4.56	4.34	0.00
4) TRUST INCOME	0.00	0.00	0.02	0.00	0.09	0.00
5) SERVICE CHARGES ON DEPOSITS*	0.41	0.42	0.24	0.20	0.28	0.00
6) OTHER NON-INTEREST INCOME	0.26	0.33	0.28	0.23	0.40	0.00
7) SALARIES AND BENEFITS	2.16	1.92	1.42	1.28	1.40	0.00
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.54	0.47	0.40	0.34	0.38	0.00
9) LOAN LOSS PROVISION	0.30	0.38	0.23	0.27	0.32	0.00
10) OTHER NON-INTEREST EXPENSE	1.27	1.23	0.87	0.86	1.30	0.00
11) LESS F.T.E. ADJUSTMENT	0.57	0.54	0.53	0.47	0.47	0.00
12) TAX PROVISION	0.21	0.35	0.25	0.32	0.18	0.00
13) RETURN ON ASSETS--OPERATING INCOME	1.36	1.23	1.35	1.09	0.86	0.00
14) RETURN ON ASSETS--NET INCOME	1.29	1.24	1.30	1.09	0.87	0.00
15) RETURN ON EQUITY--NET INCOME	13.94	14.36	15.34	15.62	12.55	0.00
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	13.01	13.26	12.41	12.71	11.98	0.00
17) BREAK EVEN YIELD	10.68	10.69	9.76	10.10	10.23	0.00
18) YIELD ON INVESTMENT SECURITIES (FTE)	11.71	11.19	11.05	10.39	10.91	0.00
19) YIELD ON LOANS	13.66	13.93	13.28	12.94	12.38	0.00
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.08	0.23	0.32	0.44	0.47	0.00
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.46	0.63	0.42	0.47	0.59	0.00
22) RATE ON TIME AND SAVINGS	8.27	8.24	8.31	8.45	8.13	0.00
23) RATE ON TOTAL INTEREST FUNDS	8.15	8.28	8.32	8.29	8.10	0.00
24) INTEREST EXPENSE % EARNING ASSETS	6.84	6.95	6.98	7.36	7.01	0.00
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	16.83	23.27	24.44	21.33	18.35	0.00
26) CASH DIVIDEND AS % OF OPERATING INCOME	55.55	47.92	44.24	50.76	57.15	0.00
27) CAPITAL FORMATION RATIO	8.86	8.57	7.39	6.62	4.75	0.00
28) EQUITY CAPITAL AS % OF ASSETS	9.19	8.45	8.18	7.11	6.72	0.00
29) EARNING ASSETS AS % OF ASSETS	90.46	89.19	89.98	88.84	87.88	0.00
30) CASH & DUE (NON-INT.) AS % OF ASSETS	5.82	5.99	5.08	5.79	7.44	0.00
31) NON-INT. INCOME % NON-INT. EXPENSE	17.93	21.39	18.80	19.10	23.52	0.00
32) PERSONNEL EXPENSE PER EMPLOYEE	21085	20200	21531	21925	20263	0
33) EMPLOYEES PER MILLION ASSETS	1.04	0.91	0.66	0.60	0.69	0.00
34) NON-INTEREST INCOME AS % OF SALARIES	32.82	44.00	34.91	40.46	51.21	0.00
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	40.60	30.17	36.36	28.65	32.07	0.00
36) FED. FUNDS SOLD	5.42	3.87	3.62	2.40	2.26	0.00
37) TOTAL LOANS	51.38	65.28	55.89	66.30	64.37	0.00
38) RESERVE FOR LOAN LOSS	0.48	0.59	0.46	0.59	0.59	0.00
39) REAL ESTATE LOANS--RESIDENTIAL	7.99	8.34	8.59	9.73	10.97	0.00
40) REAL ESTATE LOANS--OTHER	3.69	5.01	4.43	3.85	4.82	0.00
41) COMMERCIAL AND INDUSTRIAL LOANS	13.92	17.62	15.56	16.58	25.25	0.00
42) PERSONAL LOANS	8.83	8.07	7.24	7.65	12.56	0.00
43) AGRIC./ LEASE FIN./ OTHER LOANS	17.56	15.60	18.40	19.96	7.79	0.00
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	15.94	16.53	13.74	13.38	16.86	0.00
45) PUBLIC FUNDS DEMAND DEPOSITS	0.44	0.81	0.49	0.43	0.38	0.00
46) TOTAL DEMAND DEPOSITS*	17.75	17.86	15.09	14.75	17.34	0.00
47) SAVINGS DEPOSITS IPC*	28.99	28.35	28.70	28.68	29.80	0.00
48) TIME DEPOSITS IPC*	42.55	43.78	47.65	50.60	40.63	0.00
49) PUBLIC TIME & SAVINGS DEPOSITS	5.99	7.00	6.39	3.71	3.39	0.00
50) TOTAL TIME & SAVINGS DEPOSITS	78.33	81.38	83.37	82.32	76.44	0.00
51) MEMO: MONEY MARKET CD'S	20.65	19.00	21.27	23.10	17.25	0.00
52) MEMO: TIME DEPOSITS OVER 100M	8.13	7.74	6.90	6.90	7.90	0.00
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.00
54) TOTAL DEPOSITS (FGN.& DOM.)	97.77	99.88	98.78	97.84	93.95	0.00
55) BORROWINGS	1.69	1.08	1.33	2.90	9.77	0.00
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	18.80	17.39	16.09	12.60	13.91	0.00
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	22.98	5.36	7.95	6.63	1.63	0.00
59) NET INCOME--1 YR.	22.64	6.87	-5.49	6.53	5.34	0.00
60) AVERAGE ASSETS--1 YR.	11.58	13.24	13.28	17.14	16.31	0.00
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	42.64	39.24	42.40	18.12	-12.51	0.00
62) NET INCOME--5 YRS.	37.32	38.69	42.28	19.95	-10.33	0.00
63) AVERAGE ASSETS--5 YRS.	41.68	40.93	42.91	43.28	35.77	0.00

* DOMESTIC ONLY

Nebraska

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1983 NEBRASKA BASED ON 463 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	10.58	11.14	11.79	12.28	12.79
2) INTEREST EXPENSE	7.58	7.16	6.72	6.27	5.65
3) NET INTEREST MARGIN	3.97	4.47	5.02	5.70	6.28
4) TRUST INCOME	0.01	0.02	0.06	0.12	0.45
5) SERVICE CHARGES ON DEPOSITS*	0.06	0.10	0.17	0.31	0.48
6) OTHER NON-INTEREST INCOME	0.04	0.07	0.14	0.28	0.48
7) SALARIES AND BENEFITS	2.48	1.89	1.46	1.21	1.01
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.76	0.50	0.34	0.20	0.14
9) LOAN LOSS PROVISION	1.60	0.91	0.45	0.19	0.06
10) OTHER NON-INTEREST EXPENSE	1.75	1.23	0.86	0.67	0.54
11) LESS F.T.E. ADJUSTMENT	0.07	0.23	0.52	0.78	1.07
12) TAX PROVISION	0.94	0.62	0.33	0.13	-0.02
13) RETURN ON ASSETS--OPERATING INCOME	0.15	0.75	1.25	1.66	2.08
14) RETURN ON ASSETS--NET INCOME	0.20	0.76	1.27	1.67	2.08
15) RETURN ON EQUITY--NET INCOME	1.78	8.67	13.21	16.86	21.26
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.79	12.36	12.90	13.42	13.97
17) BREAK EVEN YIELD	12.57	11.44	10.60	9.74	9.07
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.95	10.90	11.82	12.81	13.76
19) YIELD ON LOANS	12.47	12.97	13.49	14.06	14.64
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	2.62	1.36	0.63	0.23	0.02
21) LOAN LOSS PROVISION % AVERAGE LOANS	2.74	1.57	0.82	0.35	0.13
22) RATE ON TIME AND SAVINGS	9.51	9.10	8.79	8.42	8.05
23) RATE ON TOTAL INTEREST FUNDS	9.52	9.11	8.82	8.44	8.07
24) INTEREST EXPENSE % EARNING ASSETS	8.29	7.84	7.38	6.88	6.28
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	4.02	12.11	21.74	31.23	40.26
26) CASH DIVIDEND AS % OF OPERATING INCOME	5.35	14.58	35.35	62.14	100.88
27) CAPITAL FORMATION RATIO	-4.79	2.76	8.37	12.12	15.81
28) EQUITY CAPITAL AS % OF ASSETS	7.19	7.82	9.09	10.90	13.38
Productivity					
29) EARNING ASSETS AS % OF ASSETS	87.08	89.39	91.40	93.09	94.37
30) CASH & DUE (NON-INT.) AS % OF ASSETS	8.56	6.51	4.79	3.77	3.04
31) NON-INT. INCOME % NON-INT. EXPENSE	5.74	8.95	13.88	19.70	26.58
32) PERSONNEL EXPENSE PER EMPLOYEE	32000	27000	22666	19500	17000
33) EMPLOYEES PER MILLION ASSETS	1.11	0.84	0.62	0.49	0.42
34) NON-INTEREST INCOME AS % OF SALARIES	10.23	16.36	26.14	39.22	56.92
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	16.88	22.72	32.29	42.38	52.63
36) FED. FUNDS SOLD	0.94	2.04	4.16	7.45	12.65
37) TOTAL LOANS	41.36	51.27	61.55	71.29	77.42
38) RESERVE FOR LOAN LOSS	0.29	0.43	0.57	0.76	0.98
39) REAL ESTATE LOANS--RESIDENTIAL	0.40	1.10	2.21	4.33	7.69
40) REAL ESTATE LOANS--OTHER	0.64	1.45	3.21	5.66	8.68
41) COMMERCIAL AND INDUSTRIAL LOANS	3.72	6.30	9.83	16.03	22.17
42) PERSONAL LOANS	1.82	2.84	4.84	8.56	12.99
43) AGRIC./ LEASE FIN./ OTHER LOANS	14.44	24.21	36.93	46.43	54.79
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	7.45	9.62	12.34	15.87	22.17
45) PUBLIC FUNDS DEMAND DEPOSITS	0.17	0.41	0.86	1.45	2.64
46) TOTAL DEMAND DEPOSITS*	8.40	10.88	13.60	17.53	24.53
47) SAVINGS DEPOSITS IPC*	15.80	19.47	23.44	28.05	32.55
48) TIME DEPOSITS IPC*	38.45	44.57	51.51	55.43	58.28
49) PUBLIC TIME & SAVINGS DEPOSITS	2.60	4.57	6.92	10.77	14.99
50) TOTAL TIME & SAVINGS DEPOSITS	74.18	78.36	83.01	86.00	88.15
51) MEMO: MONEY MARKET CD'S	12.13	16.38	21.18	25.12	28.91
52) MEMO: TIME DEPOSITS OVER 100M	1.88	3.24	6.12	10.66	16.38
53) FOREIGN DEPOSITS					
54) TOTAL DEPOSITS (FGN.& DOM.)	90.87	93.72	96.57	99.34	102.13
55) BORROWINGS	0.21	0.41	1.01	2.22	4.43
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	10.20	13.18	16.07	20.00	24.55
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-71.73	-31.28	-5.81	24.82	76.47
59) NET INCOME--1 YR.	-71.10	-30.10	-5.00	26.16	75.60
60) AVERAGE ASSETS--1 YR.	1.56	6.60	11.09	16.50	22.44
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-78.62	-17.50	28.18	72.19	128.65
62) NET INCOME--5 YRS.	-75.32	-11.19	30.06	78.45	135.13
63) AVERAGE ASSETS--5 YRS.	22.84	35.95	47.55	60.82	78.75

* DOMESTIC ONLY

Bank Administration Institute

Nebraska

MEDIANS BY RESOURCE CLASS FOR 463 BANKS IN NEBRASKA

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	11.81	11.90	11.61	11.72	11.01	9.61
2) INTEREST EXPENSE	6.63	6.78	6.76	6.86	6.68	5.61
3) NET INTEREST MARGIN	5.28	5.14	4.93	4.67	4.48	3.92
4) TRUST INCOME	0.00	0.07	0.01	0.07	0.10	0.43
5) SERVICE CHARGES ON DEPOSITS*	0.18	0.15	0.18	0.20	0.20	0.19
6) OTHER NON-INTEREST INCOME	0.16	0.12	0.13	0.15	0.20	1.25
7) SALARIES AND BENEFITS	1.92	1.40	1.24	1.30	1.33	1.68
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.40	0.31	0.30	0.37	0.39	0.66
9) LOAN LOSS PROVISION	0.41	0.54	0.42	0.39	0.47	0.34
10) OTHER NON-INTEREST EXPENSE	1.06	0.81	0.77	0.85	0.93	1.91
11) LESS F.T.E. ADJUSTMENT	0.24	0.53	0.64	0.71	0.61	0.50
12) TAX PROVISION	0.33	0.37	0.29	0.22	0.19	0.06
13) RETURN ON ASSETS--OPERATING INCOME	1.13	1.38	1.26	1.23	0.85	0.96
14) RETURN ON ASSETS--NET INCOME	1.15	1.40	1.31	1.23	0.84	0.96
15) RETURN ON EQUITY--NET INCOME	11.49	13.50	14.02	14.00	12.53	13.12
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.95	13.04	12.84	12.77	12.43	11.84
17) BREAK EVEN YIELD	10.96	10.51	10.23	10.50	10.28	10.24
18) YIELD ON INVESTMENT SECURITIES (FTE)	11.65	11.96	11.92	12.31	11.70	11.32
19) YIELD ON LOANS	13.64	13.62	13.28	13.30	12.67	12.29
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.56	0.74	0.56	0.80	0.70	0.43
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.73	0.93	0.75	0.68	0.79	0.70
22) RATE ON TIME AND SAVINGS	8.79	8.76	8.81	8.87	8.66	8.81
23) RATE ON TOTAL INTEREST FUNDS	8.76	8.78	8.84	8.95	8.80	9.20
24) INTEREST EXPENSE % EARNING ASSETS	7.29	7.38	7.46	7.59	7.37	7.05
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	20.83	24.22	19.91	18.96	18.89	6.41
26) CASH DIVIDEND AS % OF OPERATING INCOME	35.41	31.03	37.59	37.44	59.17	35.59
27) CAPITAL FORMATION RATIO	6.97	9.17	8.90	8.90	6.08	8.81
28) EQUITY CAPITAL AS % OF ASSETS	9.52	9.18	8.86	8.26	7.39	7.03
Productivity						
29) EARNING ASSETS AS % OF ASSETS	91.33	91.62	91.39	90.49	88.92	80.07
30) CASH & DUE (NON-INT.) AS % OF ASSETS	5.20	4.43	4.65	5.19	5.55	16.30
31) NON-INT. INCOME % NON-INT. EXPENSE	11.22	13.56	16.16	16.84	22.09	50.70
32) PERSONNEL EXPENSE PER EMPLOYEE	22333	24583	22365	21222	20947	20523
33) EMPLOYEES PER MILLION ASSETS	0.84	0.55	0.54	0.56	0.53	0.69
34) NON-INTEREST INCOME AS % OF SALARIES	19.72	24.84	29.40	32.38	42.40	135.62
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	27.60	33.82	33.86	34.61	32.58	23.47
36) FED. FUNDS SOLD	5.34	4.13	3.22	3.36	2.43	14.80
37) TOTAL LOANS	61.65	61.49	61.47	61.72	60.52	64.11
38) RESERVE FOR LOAN LOSS	0.60	0.56	0.55	0.64	0.65	0.72
39) REAL ESTATE LOANS--RESIDENTIAL	2.83	1.72	2.16	2.62	4.53	4.75
40) REAL ESTATE LOANS--OTHER	2.42	2.88	3.30	5.37	7.04	4.29
41) COMMERCIAL AND INDUSTRIAL LOANS	8.35	8.66	11.72	14.98	17.77	16.22
42) PERSONAL LOANS	5.47	3.88	5.35	5.92	9.01	17.44
43) AGRIC./ LEASE FIN./ OTHER LOANS	39.11	40.55	31.19	31.05	21.31	18.24
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	13.17	11.52	11.31	12.32	14.42	35.05
45) PUBLIC FUNDS DEMAND DEPOSITS	1.12	0.75	0.85	0.57	0.32	2.21
46) TOTAL DEMAND DEPOSITS*	14.45	12.68	12.64	15.10	15.50	36.81
47) SAVINGS DEPOSITS IPC*	21.21	23.41	25.47	25.86	27.84	17.43
48) TIME DEPOSITS IPC*	50.46	52.22	52.41	52.23	46.42	30.93
49) PUBLIC TIME & SAVINGS DEPOSITS	9.01	7.07	6.11	4.80	3.97	0.78
50) TOTAL TIME & SAVINGS DEPOSITS	82.01	83.37	83.39	84.07	80.53	49.86
51) MEMO: MONEY MARKET CD'S	21.21	22.64	19.59	19.45	15.94	8.56
52) MEMO: TIME DEPOSITS OVER 100M	9.10	5.04	5.50	6.86	5.47	8.64
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.00
54) TOTAL DEPOSITS (FGN.& DOM.)	97.14	96.15	96.66	98.23	96.11	86.78
55) BORROWINGS	0.97	0.92	0.83	0.82	3.22	26.99
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	17.49	15.79	14.97	14.56	15.29	22.39
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-12.16	0.46	-5.75	-7.83	-4.75	-2.63
59) NET INCOME--1 YR.	-10.66	0.74	-5.31	-4.03	-0.59	-2.10
60) AVERAGE ASSETS--1 YR.	10.25	11.69	11.14	12.18	12.99	6.34
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	27.07	27.54	28.02	35.62	6.13	34.12
62) NET INCOME--5 YRS.	27.97	37.36	31.33	37.20	7.69	37.35
63) AVERAGE ASSETS--5 YRS.	44.49	50.54	46.49	46.69	51.40	33.89

* DOMESTIC ONLY

Nevada

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1983 NEVADA BASED ON 15 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	7.53	9.90	10.82	11.81	12.60
2) INTEREST EXPENSE	6.18	5.54	5.07	3.60	2.91
3) NET INTEREST MARGIN	4.23	4.45	5.65	7.55	8.51
4) TRUST INCOME	0.16	0.18	0.19	0.20	0.21
5) SERVICE CHARGES ON DEPOSITS*	0.15	0.37	0.51	0.66	1.04
6) OTHER NON-INTEREST INCOME	0.15	0.21	0.30	0.55	0.61
7) SALARIES AND BENEFITS	3.39	2.96	2.37	1.99	1.81
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	1.84	1.31	1.11	0.88	0.44
9) LOAN LOSS PROVISION	1.31	1.09	0.49	0.26	0.09
10) OTHER NON-INTEREST EXPENSE	4.62	2.63	1.49	1.23	1.09
11) LESS F.T.E. ADJUSTMENT	0.11	0.17	0.32	0.54	1.39
12) TAX PROVISION	1.99	0.69	0.16	-0.06	-33.64
13) RETURN ON ASSETS--OPERATING INCOME	-4.44	-1.35	0.48	1.23	1.89
14) RETURN ON ASSETS--NET INCOME	-4.60	-1.35	0.48	1.23	1.92
15) RETURN ON EQUITY--NET INCOME	-50.14	-7.95	6.60	15.00	17.27
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	8.56	11.85	12.69	13.93	14.78
17) BREAK EVEN YIELD	19.08	14.40	11.47	9.66	8.38
18) YIELD ON INVESTMENT SECURITIES (FTE)	8.89	10.07	11.12	12.87	14.82
19) YIELD ON LOANS	9.16	12.46	14.17	15.56	17.05
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	2.10	1.64	0.55	0.37	-0.01
21) LOAN LOSS PROVISION % AVERAGE LOANS	2.09	1.79	0.86	0.55	0.32
22) RATE ON TIME AND SAVINGS	8.82	8.01	7.79	7.22	4.59
23) RATE ON TOTAL INTEREST FUNDS	9.15	8.13	7.61	7.09	4.62
24) INTEREST EXPENSE % EARNING ASSETS	7.73	6.46	5.97	4.39	3.50
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	N/A	-13.98	22.77	31.94	45.38
26) CASH DIVIDEND AS % OF OPERATING INCOME	8.53	8.72	43.04	48.30	69.49
27) CAPITAL FORMATION RATIO	-50.14	-7.95	3.91	8.54	15.97
28) EQUITY CAPITAL AS % OF ASSETS	6.17	7.38	9.17	12.40	17.04
Productivity					
29) EARNING ASSETS AS % OF ASSETS	76.66	80.80	83.52	87.25	89.98
30) CASH & DUE (NON-INT.) AS % OF ASSETS	14.85	12.80	9.19	6.66	5.83
31) NON-INT. INCOME % NON-INT. EXPENSE	6.32	12.26	16.04	25.20	32.79
32) PERSONNEL EXPENSE PER EMPLOYEE	22389	21500	20900	19224	15575
33) EMPLOYEES PER MILLION ASSETS	1.81	1.37	1.19	0.99	0.84
34) NON-INTEREST INCOME AS % OF SALARIES	18.27	29.76	35.84	52.30	63.10
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	7.24	15.67	26.22	39.45	41.85
36) FED. FUNDS SOLD	2.13	3.53	7.45	13.52	26.56
37) TOTAL LOANS	37.44	57.77	65.39	74.87	78.80
38) RESERVE FOR LOAN LOSS	0.30	0.45	0.58	0.78	0.92
39) REAL ESTATE LOANS--RESIDENTIAL	2.78	5.22	9.44	12.51	20.89
40) REAL ESTATE LOANS--OTHER	4.60	8.99	15.45	24.58	26.42
41) COMMERCIAL AND INDUSTRIAL LOANS	8.92	13.28	18.90	28.79	44.10
42) PERSONAL LOANS	3.37	4.46	10.41	18.52	22.34
43) AGRIC./ LEASE FIN./ OTHER LOANS	1.17	2.57	4.51	8.20	9.39
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	19.84	24.26	28.54	31.63	37.69
45) PUBLIC FUNDS DEMAND DEPOSITS	0.03	0.14	0.97	1.32	3.20
46) TOTAL DEMAND DEPOSITS*	19.84	25.08	29.71	32.73	37.82
47) SAVINGS DEPOSITS IPC*	24.29	30.04	33.38	37.29	40.91
48) TIME DEPOSITS IPC*	20.35	29.23	31.28	37.37	44.24
49) PUBLIC TIME & SAVINGS DEPOSITS	0.31	1.13	4.45	8.31	19.85
50) TOTAL TIME & SAVINGS DEPOSITS	57.96	63.10	71.24	80.37	86.27
51) MEMO: MONEY MARKET CD'S	1.64	8.49	9.53	13.40	16.37
52) MEMO: TIME DEPOSITS OVER 100M	6.83	10.39	18.07	20.23	52.51
53) FOREIGN DEPOSITS					
54) TOTAL DEPOSITS (FGN.& DOM.)	92.35	94.12	99.30	106.71	110.33
55) BORROWINGS	0.79	1.94	4.89	12.80	18.24
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	10.43	15.93	21.44	32.92	38.08
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	N/A	-21.32	5.29	138.80	249.05
59) NET INCOME--1 YR.	N/A	-31.61	10.37	134.78	247.59
60) AVERAGE ASSETS--1 YR.	0.15	5.37	14.76	62.46	78.69
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-62.92	-51.49	-8.68	99.48	247.82
62) NET INCOME--5 YRS.	-64.90	-48.11	-5.47	100.83	252.17
63) AVERAGE ASSETS--5 YRS.	0.85	6.34	20.02	61.32	307.34

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 15 BANKS IN NEVADA

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	12.72	10.73	11.92	11.32	11.35	10.15
2) INTEREST EXPENSE	5.93	3.58	6.18	3.60	5.07	5.11
3) NET INTEREST MARGIN	6.78	5.05	5.73	7.71	6.27	5.03
4) TRUST INCOME	0.00	0.00	0.00	0.00	0.20	0.19
5) SERVICE CHARGES ON DEPOSITS*	0.48	0.44	0.15	0.43	0.66	0.60
6) OTHER NON-INTEREST INCOME	0.54	0.23	0.45	0.59	0.25	0.55
7) SALARIES AND BENEFITS	2.37	2.29	2.04	2.88	2.96	1.86
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.88	1.15	1.31	1.12	0.97	0.88
9) LOAN LOSS PROVISION	0.09	0.66	1.31	0.52	0.30	0.38
10) OTHER NON-INTEREST EXPENSE	1.45	2.80	1.49	2.43	1.23	1.38
11) LESS F.T.E. ADJUSTMENT	0.19	1.39	0.17	0.11	0.35	0.53
12) TAX PROVISION	0.90	-15.83	-0.06	0.43	0.16	0.01
13) RETURN ON ASSETS--OPERATING INCOME	1.89	-1.50	0.07	1.22	0.55	0.54
14) RETURN ON ASSETS--NET INCOME	1.92	-1.50	0.07	1.22	0.55	0.55
15) RETURN ON EQUITY--NET INCOME	17.27	-11.28	0.87	16.50	7.53	9.36
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	16.59	13.10	14.62	13.81	12.61	11.85
17) BREAK EVEN YIELD	12.69	13.01	14.40	11.64	10.38	10.63
18) YIELD ON INVESTMENT SECURITIES (FTE)	16.00	10.08	12.87	11.12	10.38	11.09
19) YIELD ON LOANS	15.56	15.02	14.67	15.43	14.17	12.60
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.37	0.66	1.64	0.55	0.50	0.64
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.32	1.31	1.86	0.96	0.58	0.77
22) RATE ON TIME AND SAVINGS	8.82	6.34	8.76	7.22	7.67	7.83
23) RATE ON TOTAL INTEREST FUNDS	8.67	6.40	9.15	7.09	7.61	7.86
24) INTEREST EXPENSE % EARNING ASSETS	7.73	4.20	7.58	4.39	5.64	6.06
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	32.20	38.66	N/A	26.34	9.15	5.96
26) CASH DIVIDEND AS % OF OPERATING INCOME	0.00	8.53	0.00	69.49	28.38	43.04
27) CAPITAL FORMATION RATIO	17.27	-11.28	0.87	5.03	6.60	4.89
28) EQUITY CAPITAL AS % OF ASSETS	11.12	14.51	9.10	7.40	7.38	6.17
29) EARNING ASSETS AS % OF ASSETS	76.66	83.01	81.55	81.94	87.25	83.52
30) CASH & DUE (NON-INT.) AS % OF ASSETS	15.17	8.33	12.80	14.85	6.66	9.19
31) NON-INT. INCOME % NON-INT. EXPENSE	21.85	12.11	12.56	16.04	25.20	32.79
32) PERSONNEL EXPENSE PER EMPLOYEE	11111	21261	15575	21461	20725	20582
33) EMPLOYEES PER MILLION ASSETS	2.13	1.17	1.31	1.34	1.37	0.91
34) NON-INTEREST INCOME AS % OF SALARIES	43.50	30.46	29.76	35.84	51.28	63.10
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	49.41	16.71	6.50	15.67	36.51	29.30
36) FED. FUNDS SOLD	12.98	11.38	7.45	14.64	5.90	2.13
37) TOTAL LOANS	37.44	73.94	85.75	68.91	58.24	65.39
38) RESERVE FOR LOAN LOSS	0.20	0.53	0.45	0.76	0.58	0.78
39) REAL ESTATE LOANS--RESIDENTIAL	11.98	7.70	10.35	20.00	4.67	9.39
40) REAL ESTATE LOANS--OTHER	4.60	10.48	15.45	25.18	18.20	16.51
41) COMMERCIAL AND INDUSTRIAL LOANS	9.57	27.04	44.37	15.08	13.48	18.66
42) PERSONAL LOANS	7.08	6.09	10.41	3.37	19.97	15.46
43) AGRIC./ LEASE FIN./ OTHER LOANS	4.39	6.73	5.61	6.02	2.57	2.07
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	24.26	30.26	26.04	47.97	26.94	28.54
45) PUBLIC FUNDS DEMAND DEPOSITS	0.78	0.14	0.95	0.77	0.99	1.32
46) TOTAL DEMAND DEPOSITS*	25.08	30.38	27.01	48.74	30.15	29.71
47) SAVINGS DEPOSITS IPC*	40.91	31.90	45.35	37.29	33.38	31.20
48) TIME DEPOSITS IPC*	22.65	38.33	29.23	20.35	31.30	31.05
49) PUBLIC TIME & SAVINGS DEPOSITS	22.70	3.80	8.31	0.31	4.01	5.23
50) TOTAL TIME & SAVINGS DEPOSITS	86.27	73.49	82.89	57.96	68.70	67.63
51) MEMO: MONEY MARKET CD'S	13.77	8.57	1.64	6.17	13.40	9.53
52) MEMO: TIME DEPOSITS OVER 100M	11.54	19.30	26.22	6.83	10.39	17.55
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.00
54) TOTAL DEPOSITS (FGN.& DOM.)	111.39	95.84	109.92	106.71	98.85	99.30
55) BORROWINGS	3.26	6.56	0.79	3.95	2.58	10.92
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	10.43	20.19	16.30	38.08	29.94	21.44
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	138.80	-1.23	-92.24	27.98	24.68	4.39
59) NET INCOME--1 YR.	134.78	-4.74	-91.37	27.98	30.94	5.71
60) AVERAGE ASSETS--1 YR.	45.23	5.37	78.69	62.46	9.24	13.17
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	247.82	77.97	0.00	0.00	-32.00	-51.49
62) NET INCOME--5 YRS.	252.17	77.77	0.00	0.00	-32.00	-42.42
63) AVERAGE ASSETS--5 YRS.	307.34	0.85	0.00	0.00	10.73	47.84

* DOMESTIC ONLY

New Hampshire

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1983 NEW HAMPSHIRE BASED ON 67 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	10.07	10.42	10.93	11.59	11.96
2) INTEREST EXPENSE	7.38	6.67	6.11	5.63	5.22
3) NET INTEREST MARGIN	3.72	4.13	4.92	5.52	6.39
4) TRUST INCOME	0.01	0.14	0.28	0.44	0.74
5) SERVICE CHARGES ON DEPOSITS*	0.08	0.13	0.21	0.30	0.39
6) OTHER NON-INTEREST INCOME	0.11	0.16	0.23	0.35	0.58
7) SALARIES AND BENEFITS	2.35	2.01	1.73	1.43	1.11
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	1.10	0.75	0.55	0.43	0.30
9) LOAN LOSS PROVISION	0.45	0.25	0.17	0.09	0.04
10) OTHER NON-INTEREST EXPENSE	2.08	1.73	1.40	1.08	0.89
11) LESS F.T.E. ADJUSTMENT	0.06	0.22	0.42	0.69	1.05
12) TAX PROVISION	0.50	0.35	0.21	0.03	-0.15
13) RETURN ON ASSETS--OPERATING INCOME	0.21	0.58	0.88	1.10	1.38
14) RETURN ON ASSETS--NET INCOME	0.27	0.61	0.89	1.19	1.61
15) RETURN ON EQUITY--NET INCOME	3.06	8.17	13.14	15.55	19.42
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.73	12.24	12.90	13.84	15.22
17) BREAK EVEN YIELD	13.80	12.37	11.06	10.42	9.90
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.36	10.17	10.79	11.63	13.10
19) YIELD ON LOANS	11.91	12.54	13.12	13.72	14.57
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.69	0.34	0.20	0.07	0.01
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.82	0.41	0.29	0.20	0.08
22) RATE ON TIME AND SAVINGS	8.54	8.18	7.99	7.66	7.35
23) RATE ON TOTAL INTEREST FUNDS	8.67	8.33	8.02	7.72	7.49
24) INTEREST EXPENSE % EARNING ASSETS	10.00	7.77	7.00	6.73	6.11
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-19.19	5.73	18.94	26.93	38.13
26) CASH DIVIDEND AS % OF OPERATING INCOME	12.38	22.42	33.05	43.55	54.30
27) CAPITAL FORMATION RATIO	0.15	5.85	8.93	12.23	15.86
28) EQUITY CAPITAL AS % OF ASSETS	5.44	5.98	6.67	8.79	10.94
Productivity					
29) EARNING ASSETS AS % OF ASSETS	73.03	82.31	86.42	89.56	91.25
30) CASH & DUE (NON-INT.) AS % OF ASSETS	20.98	11.66	8.03	5.60	4.30
31) NON-INT. INCOME % NON-INT. EXPENSE	8.31	10.31	13.50	17.06	22.19
32) PERSONNEL EXPENSE PER EMPLOYEE	20980	18950	17395	16000	14307
33) EMPLOYEES PER MILLION ASSETS	1.41	1.22	0.99	0.80	0.63
34) NON-INTEREST INCOME AS % OF SALARIES	17.74	21.71	29.58	38.13	54.95
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	11.89	18.23	27.70	33.05	41.22
36) FED. FUNDS SOLD	0.80	2.71	5.77	9.52	14.25
37) TOTAL LOANS	54.27	62.99	67.35	74.63	81.50
38) RESERVE FOR LOAN LOSS	0.38	0.52	0.63	0.76	0.83
39) REAL ESTATE LOANS--RESIDENTIAL	9.37	15.22	21.48	28.53	39.20
40) REAL ESTATE LOANS--OTHER	3.51	5.51	9.74	14.40	18.06
41) COMMERCIAL AND INDUSTRIAL LOANS	4.50	9.97	13.88	21.63	27.53
42) PERSONAL LOANS	6.69	9.33	11.42	18.44	24.99
43) AGRIC./ LEASE FIN./ OTHER LOANS	0.72	3.01	5.15	9.19	11.66
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	5.88	9.50	14.36	22.80	25.66
45) PUBLIC FUNDS DEMAND DEPOSITS	0.29	0.54	1.07	1.84	3.50
46) TOTAL DEMAND DEPOSITS*	7.24	10.32	15.73	24.65	27.74
47) SAVINGS DEPOSITS IPC*	36.68	44.23	51.81	58.17	65.27
48) TIME DEPOSITS IPC*	18.64	25.10	29.69	36.38	47.62
49) PUBLIC TIME & SAVINGS DEPOSITS	1.00	2.08	3.80	7.34	10.55
50) TOTAL TIME & SAVINGS DEPOSITS	74.04	81.55	87.49	93.55	109.61
51) MEMO: MONEY MARKET CD'S	4.60	6.43	8.41	12.00	16.77
52) MEMO: TIME DEPOSITS OVER 100M	0.61	2.11	4.66	8.76	13.18
53) FOREIGN DEPOSITS					
54) TOTAL DEPOSITS (FGN.& DOM.)	95.14	98.80	103.56	109.32	119.33
55) BORROWINGS	0.18	0.65	1.81	6.35	9.92
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	-9.68	4.39	10.53	15.78	22.00
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-26.79	-3.95	20.49	73.55	159.50
59) NET INCOME--1 YR.	-26.79	-0.35	20.00	71.27	156.53
60) AVERAGE ASSETS--1 YR.	6.08	14.64	25.42	34.16	50.11
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-47.32	-9.14	55.03	112.40	291.66
62) NET INCOME--5 YRS.	-45.93	4.49	61.26	124.37	N/A
63) AVERAGE ASSETS--5 YRS.	24.83	42.05	56.09	82.85	147.99

* DOMESTIC ONLY

Bank Administration Institute

New Hampshire

MEDIANS BY RESOURCE CLASS FOR 67 BANKS IN NEW HAMPSHIRE

Resource Class — Size in Millions	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	9.52	11.00	10.88	11.18	11.04	0.00
2) INTEREST EXPENSE	5.40	6.19	6.10	6.53	6.04	0.00
3) NET INTEREST MARGIN	5.04	4.83	4.96	4.73	5.16	0.00
4) TRUST INCOME	0.00	0.00	0.46	0.12	0.28	0.00
5) SERVICE CHARGES ON DEPOSITS*	0.26	0.24	0.21	0.15	0.21	0.00
6) OTHER NON-INTEREST INCOME	0.26	0.18	0.23	0.24	0.33	0.00
7) SALARIES AND BENEFITS	2.24	1.76	1.67	1.76	1.72	0.00
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.54	0.75	0.51	0.61	0.62	0.00
9) LOAN LOSS PROVISION	0.15	0.22	0.16	0.16	0.20	0.00
10) OTHER NON-INTEREST EXPENSE	1.77	1.53	1.32	1.17	1.69	0.00
11) LESS F.T.E. ADJUSTMENT	0.01	0.19	0.33	0.45	0.66	0.00
12) TAX PROVISION	1.74	0.21	0.21	0.21	0.12	0.00
13) RETURN ON ASSETS--OPERATING INCOME	-0.56	0.69	0.83	0.90	0.97	0.00
14) RETURN ON ASSETS--NET INCOME	-0.56	0.67	0.84	0.97	0.94	0.00
15) RETURN ON EQUITY--NET INCOME	-5.13	8.57	13.14	15.00	14.49	0.00
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	16.38	13.37	13.18	12.87	12.52	0.00
17) BREAK EVEN YIELD	14.13	12.13	11.01	10.99	10.63	0.00
18) YIELD ON INVESTMENT SECURITIES (FTE)	12.16	10.22	10.47	10.89	11.57	0.00
19) YIELD ON LOANS	13.45	13.38	13.26	13.10	12.85	0.00
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.17	0.22	0.17	0.13	0.22	0.00
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.38	0.30	0.29	0.26	0.31	0.00
22) RATE ON TIME AND SAVINGS	7.33	7.91	7.85	8.12	8.09	0.00
23) RATE ON TOTAL INTEREST FUNDS	7.33	8.12	7.99	8.21	8.04	0.00
24) INTEREST EXPENSE % EARNING ASSETS	8.17	6.99	6.99	7.49	6.79	0.00
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	50.92	21.75	18.29	20.57	10.14	0.00
26) CASH DIVIDEND AS % OF OPERATING INCOME	0.00	36.42	25.00	30.12	33.47	0.00
27) CAPITAL FORMATION RATIO	-5.13	7.57	9.95	10.88	9.47	0.00
28) EQUITY CAPITAL AS % OF ASSETS	10.94	6.83	6.67	6.37	6.58	0.00
Productivity						
29) EARNING ASSETS AS % OF ASSETS	58.15	87.10	86.18	85.75	88.92	0.00
30) CASH & DUE (NON-INT.) AS % OF ASSETS	14.57	8.46	8.03	9.41	7.69	0.00
31) NON-INT. INCOME % NON-INT. EXPENSE	9.10	10.24	11.39	14.93	20.04	0.00
32) PERSONNEL EXPENSE PER EMPLOYEE	20000	15666	17459	16833	18355	0
33) EMPLOYEES PER MILLION ASSETS	1.18	1.24	0.94	1.07	0.89	0.00
34) NON-INTEREST INCOME AS % OF SALARIES	16.73	23.31	23.81	31.29	38.13	0.00
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	75.05	11.90	27.52	30.92	30.46	0.00
36) FED. FUNDS SOLD	8.06	13.10	4.41	4.77	3.79	0.00
37) TOTAL LOANS	67.43	75.48	65.54	65.92	66.74	0.00
38) RESERVE FOR LOAN LOSS	0.42	0.69	0.64	0.58	0.67	0.00
39) REAL ESTATE LOANS--RESIDENTIAL	16.50	22.73	23.08	22.19	15.34	0.00
40) REAL ESTATE LOANS--OTHER	10.81	8.70	9.48	7.66	11.44	0.00
41) COMMERCIAL AND INDUSTRIAL LOANS	30.00	16.03	12.29	11.46	18.98	0.00
42) PERSONAL LOANS	18.54	13.46	10.29	10.33	20.70	0.00
43) AGRIC./ LEASE FIN./ OTHER LOANS	12.39	6.66	7.12	5.94	0.98	0.00
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	20.31	14.41	14.18	14.08	17.07	0.00
45) PUBLIC FUNDS DEMAND DEPOSITS	2.22	1.23	1.03	0.72	1.13	0.00
46) TOTAL DEMAND DEPOSITS*	23.12	15.31	15.39	15.69	17.87	0.00
47) SAVINGS DEPOSITS IPC*	44.28	52.40	53.48	53.05	39.28	0.00
48) TIME DEPOSITS IPC*	43.88	31.81	28.47	31.18	31.66	0.00
49) PUBLIC TIME & SAVINGS DEPOSITS	43.07	6.08	3.54	3.30	2.89	0.00
50) TOTAL TIME & SAVINGS DEPOSITS	109.70	92.99	87.67	88.39	77.28	0.00
51) MEMO: MONEY MARKET CD'S	7.78	10.44	10.47	8.52	7.68	0.00
52) MEMO: TIME DEPOSITS OVER 100M	31.91	4.72	2.21	6.98	6.36	0.00
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.00
54) TOTAL DEPOSITS (FGN.& DOM.)	133.06	106.13	103.84	105.55	97.92	0.00
55) BORROWINGS	0.00	0.93	1.85	1.78	5.70	0.00
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	11.69	5.85	10.53	8.83	15.47	0.00
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-20.44	68.91	11.18	12.75	26.61	0.00
59) NET INCOME--1 YR.	-20.44	38.24	9.26	18.29	31.47	0.00
60) AVERAGE ASSETS--1 YR.	119.16	14.25	23.56	27.42	25.58	0.00
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-254.38	37.25	45.45	66.93	64.12	0.00
62) NET INCOME--5 YRS.	-254.38	-3.26	63.80	68.15	66.58	0.00
63) AVERAGE ASSETS--5 YRS.	34.39	40.57	55.74	68.15	76.30	0.00

* DOMESTIC ONLY

New Jersey

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1983 NEW JERSEY BASED ON 144 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	9.13	9.75	10.25	10.68	11.17
2) INTEREST EXPENSE	6.50	5.98	5.54	5.16	4.28
3) NET INTEREST MARGIN	3.61	4.27	4.69	5.13	5.76
4) TRUST INCOME	0.02	0.05	0.10	0.20	0.42
5) SERVICE CHARGES ON DEPOSITS*	0.12	0.20	0.27	0.40	0.50
6) OTHER NON-INTEREST INCOME	0.09	0.11	0.18	0.28	0.45
7) SALARIES AND BENEFITS	2.15	1.85	1.60	1.37	1.07
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.86	0.68	0.52	0.40	0.30
9) LOAN LOSS PROVISION	0.44	0.28	0.17	0.10	0.05
10) OTHER NON-INTEREST EXPENSE	1.83	1.44	1.13	0.88	0.72
11) LESS F.T.E. ADJUSTMENT	0.18	0.33	0.53	0.74	1.04
12) TAX PROVISION	0.56	0.36	0.22	0.11	0.02
13) RETURN ON ASSETS--OPERATING INCOME	0.47	0.72	0.92	1.18	1.63
14) RETURN ON ASSETS--NET INCOME	0.49	0.73	0.94	1.20	1.58
15) RETURN ON EQUITY--NET INCOME	8.28	11.79	14.68	16.89	20.30
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	10.67	11.07	11.56	12.43	13.48
17) BREAK EVEN YIELD	11.59	10.60	9.60	9.10	8.34
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.07	10.02	11.18	12.03	12.76
19) YIELD ON LOANS	11.06	11.42	11.93	12.54	13.21
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.65	0.36	0.18	0.06	-0.01
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.80	0.58	0.37	0.21	0.12
22) RATE ON TIME AND SAVINGS	8.53	8.18	7.85	7.53	7.20
23) RATE ON TOTAL INTEREST FUNDS	8.59	8.27	7.91	7.64	7.28
24) INTEREST EXPENSE % EARNING ASSETS	7.74	6.83	6.32	5.88	5.10
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	4.03	10.27	19.55	26.59	36.08
26) CASH DIVIDEND AS % OF OPERATING INCOME	19.75	28.04	35.04	45.27	70.00
27) CAPITAL FORMATION RATIO	3.01	6.82	9.51	12.40	16.41
28) EQUITY CAPITAL AS % OF ASSETS	4.90	5.73	6.36	7.63	9.97
Productivity					
29) EARNING ASSETS AS % OF ASSETS	74.84	84.58	88.68	90.81	92.28
30) CASH & DUE (NON-INT.) AS % OF ASSETS	18.74	9.97	7.25	5.99	4.74
31) NON-INT. INCOME % NON-INT. EXPENSE	9.45	13.01	16.76	21.55	27.70
32) PERSONNEL EXPENSE PER EMPLOYEE	22558	20263	18589	16926	14988
33) EMPLOYEES PER MILLION ASSETS	1.26	1.06	0.87	0.75	0.60
34) NON-INTEREST INCOME AS % OF SALARIES	19.03	25.67	34.56	44.63	60.04
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	16.37	26.95	36.51	44.23	52.19
36) FED. FUNDS SOLD	1.58	2.82	5.48	10.91	18.67
37) TOTAL LOANS	37.29	48.92	56.16	65.05	72.56
38) RESERVE FOR LOAN LOSS	0.33	0.44	0.56	0.72	0.95
39) REAL ESTATE LOANS--RESIDENTIAL	6.90	11.35	16.17	21.70	27.68
40) REAL ESTATE LOANS--OTHER	2.60	3.94	6.99	10.74	14.20
41) COMMERCIAL AND INDUSTRIAL LOANS	4.47	8.66	13.96	20.60	29.93
42) PERSONAL LOANS	3.18	5.61	9.79	15.06	20.06
43) AGRIC./ LEASE FIN./ OTHER LOANS	0.15	1.05	4.00	6.88	11.91
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	14.76	18.79	22.57	26.93	35.73
45) PUBLIC FUNDS DEMAND DEPOSITS	0.37	0.73	1.26	2.09	3.07
46) TOTAL DEMAND DEPOSITS*	16.54	20.22	24.49	29.05	37.74
47) SAVINGS DEPOSITS IPC*	24.39	33.67	38.99	43.87	49.99
48) TIME DEPOSITS IPC*	23.17	27.21	32.63	38.37	44.59
49) PUBLIC TIME & SAVINGS DEPOSITS	0.55	1.21	3.09	7.85	12.48
50) TOTAL TIME & SAVINGS DEPOSITS	63.53	70.15	76.29	81.70	93.05
51) MEMO: MONEY MARKET CD'S	5.18	7.76	10.46	12.93	16.11
52) MEMO: TIME DEPOSITS OVER 100M	1.60	3.20	5.51	12.09	19.54
53) FOREIGN DEPOSITS	0.09	0.22	0.76	7.15	15.85
54) TOTAL DEPOSITS (FGN.& DOM.)	92.79	96.00	99.86	105.60	119.43
55) BORROWINGS	0.44	1.26	3.52	6.44	10.28
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	3.84	16.15	20.07	24.76	29.93
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-18.55	5.69	18.72	41.70	111.01
59) NET INCOME--1 YR.	-18.84	3.00	19.64	43.69	169.46
60) AVERAGE ASSETS--1 YR.	8.61	15.76	24.92	35.90	57.47
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-9.65	29.21	76.84	126.43	271.72
62) NET INCOME--5 YRS.	-14.15	42.16	77.36	136.59	278.84
63) AVERAGE ASSETS--5 YRS.	18.57	36.06	56.89	81.27	149.94

* DOMESTIC ONLY

Bank Administration Institute **New Jersey**

MEDIANS BY RESOURCE CLASS FOR 144 BANKS IN NEW JERSEY

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	8.64	9.10	10.37	10.30	10.38	9.90
2) INTEREST EXPENSE	3.40	1.93	5.71	5.49	5.69	5.40
3) NET INTEREST MARGIN	5.24	7.75	4.61	4.79	4.72	4.42
4) TRUST INCOME	0.00	47.13	0.01	0.07	0.06	0.13
5) SERVICE CHARGES ON DEPOSITS*	0.45	0.25	0.28	0.23	0.35	0.26
6) OTHER NON-INTEREST INCOME	0.21	0.71	0.16	0.15	0.15	0.24
7) SALARIES AND BENEFITS	0.95	4.71	1.47	1.60	1.59	1.62
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	1.80	0.85	0.42	0.49	0.51	0.58
9) LOAN LOSS PROVISION	0.00	0.14	0.13	0.15	0.19	0.15
10) OTHER NON-INTEREST EXPENSE	1.93	4.88	1.15	1.08	1.16	1.11
11) LESS F.T.E. ADJUSTMENT	0.00	1.11	0.42	0.56	0.53	0.48
12) TAX PROVISION	0.49	2.52	0.27	0.25	0.17	0.18
13) RETURN ON ASSETS--OPERATING INCOME	0.73	2.43	0.82	0.94	0.90	0.92
14) RETURN ON ASSETS--NET INCOME	0.73	2.48	0.81	0.94	0.92	0.96
15) RETURN ON EQUITY--NET INCOME	2.36	16.22	12.37	13.01	15.28	15.70
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	9.89	12.24	12.23	12.20	11.54	11.06
17) BREAK EVEN YIELD	8.49	6.76	10.52	10.18	9.65	9.36
18) YIELD ON INVESTMENT SECURITIES (FTE)	0.00	11.43	10.34	11.23	11.28	10.90
19) YIELD ON LOANS	100.00	12.70	12.52	12.10	11.89	11.62
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.00	0.02	0.20	0.16	0.22	0.17
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.00	0.14	0.38	0.32	0.40	0.32
22) RATE ON TIME AND SAVINGS	8.02	6.41	8.24	7.81	7.85	7.78
23) RATE ON TOTAL INTEREST FUNDS	8.02	6.37	8.30	7.82	7.85	8.05
24) INTEREST EXPENSE % EARNING ASSETS	3.89	2.78	6.79	6.61	6.33	6.10
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	40.00	32.41	25.71	21.37	17.12	17.58
26) CASH DIVIDEND AS % OF OPERATING INCOME	0.00	28.12	28.74	30.93	34.02	41.55
27) CAPITAL FORMATION RATIO	2.36	12.40	9.43	9.87	9.97	8.74
28) EQUITY CAPITAL AS % OF ASSETS	31.15	15.32	6.70	6.93	6.13	6.02
Productivity						
29) EARNING ASSETS AS % OF ASSETS	87.39	70.00	84.82	86.48	90.37	89.46
30) CASH & DUE (NON-INT.) AS % OF ASSETS	7.54	18.39	8.01	7.64	6.69	7.53
31) NON-INT. INCOME % NON-INT. EXPENSE	14.37	36.73	13.81	13.75	17.35	20.13
32) PERSONNEL EXPENSE PER EMPLOYEE	7750	27840	18457	18239	18404	18834
33) EMPLOYEES PER MILLION ASSETS	1.22	2.14	0.87	0.88	0.87	0.85
34) NON-INTEREST INCOME AS % OF SALARIES	70.96	81.39	27.95	27.32	37.04	39.77
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	0.00	51.34	30.01	32.10	37.55	38.76
36) FED. FUNDS SOLD	99.96	17.66	13.35	8.00	3.98	3.52
37) TOTAL LOANS	0.03	45.63	52.69	56.59	56.62	56.03
38) RESERVE FOR LOAN LOSS	0.00	0.80	0.53	0.52	0.55	0.68
39) REAL ESTATE LOANS--RESIDENTIAL	0.00	26.07	18.51	16.64	16.70	13.82
40) REAL ESTATE LOANS--OTHER	0.00	6.83	6.79	5.59	7.21	10.02
41) COMMERCIAL AND INDUSTRIAL LOANS	0.00	3.88	10.20	15.03	12.87	15.75
42) PERSONAL LOANS	0.00	7.48	5.39	4.90	14.06	13.29
43) AGRIC./ LEASE FIN./ OTHER LOANS	0.03	4.57	6.55	5.11	1.69	2.96
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	27.05	50.23	20.81	23.76	21.19	24.52
45) PUBLIC FUNDS DEMAND DEPOSITS	0.38	0.30	1.22	1.17	1.26	1.71
46) TOTAL DEMAND DEPOSITS*	27.50	61.41	22.26	25.75	22.39	26.50
47) SAVINGS DEPOSITS IPC*	38.87	35.92	36.97	39.13	40.96	37.35
48) TIME DEPOSITS IPC*	8.77	18.70	41.60	34.56	32.22	29.58
49) PUBLIC TIME & SAVINGS DEPOSITS	0.84	0.89	4.57	7.86	2.78	2.40
50) TOTAL TIME & SAVINGS DEPOSITS	48.49	56.77	81.70	80.73	76.71	70.48
51) MEMO: MONEY MARKET CD'S	3.19	6.37	9.31	9.91	11.09	9.99
52) MEMO: TIME DEPOSITS OVER 100M	0.84	4.15	7.54	10.02	4.60	3.07
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.76
54) TOTAL DEPOSITS (FGN.& DOM.)	76.07	108.30	106.28	103.48	98.64	96.00
55) BORROWINGS	0.00	0.57	2.22	2.01	3.53	6.60
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	51.43	53.58	16.05	17.58	19.93	22.29
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-59.32	7.42	17.82	22.19	26.29	12.53
59) NET INCOME--1 YR.	-59.32	7.42	18.06	19.64	25.54	20.39
60) AVERAGE ASSETS--1 YR.	-16.83	17.16	19.71	26.30	25.01	26.58
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	0.00	262.86	45.85	81.94	73.33	91.16
62) NET INCOME--5 YRS.	0.00	254.88	54.07	82.96	69.47	85.57
63) AVERAGE ASSETS--5 YRS.	0.00	26.60	68.90	54.26	62.20	48.95

* DOMESTIC ONLY

New Mexico

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1983 NEW MEXICO BASED ON 92 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	10.01	10.68	11.12	11.66	12.09
2) INTEREST EXPENSE	6.88	6.48	6.10	5.60	5.33
3) NET INTEREST MARGIN	3.96	4.46	5.02	5.43	6.08
4) TRUST INCOME	0.01	0.03	0.08	0.16	0.19
5) SERVICE CHARGES ON DEPOSITS*	0.12	0.21	0.39	0.58	0.79
6) OTHER NON-INTEREST INCOME	0.11	0.17	0.27	0.41	0.57
7) SALARIES AND BENEFITS	2.35	2.12	1.77	1.55	1.21
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.89	0.77	0.63	0.42	0.31
9) LOAN LOSS PROVISION	1.47	0.73	0.38	0.17	0.04
10) OTHER NON-INTEREST EXPENSE	2.10	1.70	1.27	0.96	0.68
11) LESS F.T.E. ADJUSTMENT	0.12	0.28	0.51	0.70	0.87
12) TAX PROVISION	0.73	0.53	0.19	-0.02	-0.74
13) RETURN ON ASSETS--OPERATING INCOME	-0.85	0.51	1.02	1.33	1.70
14) RETURN ON ASSETS--NET INCOME	-0.40	0.51	1.03	1.34	1.71
15) RETURN ON EQUITY--NET INCOME	-5.60	6.38	13.46	17.62	20.46
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.94	12.27	12.90	13.57	14.40
17) BREAK EVEN YIELD	14.15	12.14	10.89	10.24	9.48
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.38	10.66	11.93	12.95	13.68
19) YIELD ON LOANS	12.22	12.82	13.37	14.16	14.86
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	2.84	1.11	0.50	0.21	-0.03
21) LOAN LOSS PROVISION % AVERAGE LOANS	2.60	1.15	0.69	0.32	0.11
22) RATE ON TIME AND SAVINGS	9.01	8.80	8.46	8.07	7.72
23) RATE ON TOTAL INTEREST FUNDS	9.07	8.83	8.51	8.10	7.75
24) INTEREST EXPENSE % EARNING ASSETS	8.17	7.65	7.00	6.59	6.18
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-12.34	10.34	23.50	35.55	44.10
26) CASH DIVIDEND AS % OF OPERATING INCOME	8.11	22.42	34.85	48.71	89.74
27) CAPITAL FORMATION RATIO	-5.64	1.90	9.30	12.34	15.53
28) EQUITY CAPITAL AS % OF ASSETS	5.87	6.84	7.60	9.08	10.93
Productivity					
29) EARNING ASSETS AS % OF ASSETS	77.78	82.38	86.68	88.93	91.14
30) CASH & DUE (NON-INT.) AS % OF ASSETS	17.35	11.73	8.53	6.42	5.14
31) NON-INT. INCOME % NON-INT. EXPENSE	11.06	15.15	19.67	25.02	28.43
32) PERSONNEL EXPENSE PER EMPLOYEE	21666	19294	17896	16512	14608
33) EMPLOYEES PER MILLION ASSETS	1.37	1.22	1.02	0.88	0.65
34) NON-INTEREST INCOME AS % OF SALARIES	23.72	32.14	40.55	51.34	61.63
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	18.10	20.44	26.06	34.76	44.99
36) FED. FUNDS SOLD	1.64	3.38	6.88	12.86	17.84
37) TOTAL LOANS	44.46	54.80	63.99	72.82	76.75
38) RESERVE FOR LOAN LOSS	0.39	0.49	0.63	0.78	1.08
39) REAL ESTATE LOANS--RESIDENTIAL	1.70	3.69	6.88	10.77	15.81
40) REAL ESTATE LOANS--OTHER	2.59	4.68	8.32	12.19	17.41
41) COMMERCIAL AND INDUSTRIAL LOANS	9.34	14.64	21.75	31.35	42.30
42) PERSONAL LOANS	4.18	7.18	10.41	16.03	22.00
43) AGRIC./ LEASE FIN./ OTHER LOANS	2.38	4.59	7.26	13.61	20.83
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	12.48	14.91	17.79	21.83	25.28
45) PUBLIC FUNDS DEMAND DEPOSITS	0.34	0.81	1.80	4.19	6.58
46) TOTAL DEMAND DEPOSITS*	14.61	17.51	20.92	25.19	27.90
47) SAVINGS DEPOSITS IPC*	12.57	15.90	22.57	29.39	34.63
48) TIME DEPOSITS IPC*	26.98	29.20	33.91	41.93	49.97
49) PUBLIC TIME & SAVINGS DEPOSITS	10.63	17.23	21.65	29.43	36.12
50) TOTAL TIME & SAVINGS DEPOSITS	73.65	76.24	81.15	86.87	89.93
51) MEMO: MONEY MARKET CD'S	5.42	6.87	9.09	14.15	23.31
52) MEMO: TIME DEPOSITS OVER 100M	14.73	19.47	26.77	33.48	43.64
53) FOREIGN DEPOSITS					
54) TOTAL DEPOSITS (FGN.& DOM.)	91.34	98.95	102.42	107.75	114.03
55) BORROWINGS	0.23	0.69	1.65	6.23	10.73
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	7.66
57) FREE FUNDS RATIO	5.06	12.15	16.31	21.28	23.86
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-77.06	-26.74	7.37	23.85	118.85
59) NET INCOME--1 YR.	-76.42	-22.71	7.65	23.85	136.10
60) AVERAGE ASSETS--1 YR.	-6.74	4.30	13.37	21.39	37.43
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-100.00	15.30	54.61	114.92	253.84
62) NET INCOME--5 YRS.	-84.61	15.67	68.28	137.40	253.84
63) AVERAGE ASSETS--5 YRS.	14.19	40.98	54.14	75.01	102.71

* DOMESTIC ONLY

Bank Administration Institute

New Mexico

MEDIANS BY RESOURCE CLASS FOR 92 BANKS IN NEW MEXICO

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	9.19	11.17	11.35	10.99	11.01	10.65
2) INTEREST EXPENSE	5.02	5.77	6.12	6.06	6.17	6.59
3) NET INTEREST MARGIN	4.16	5.22	5.23	4.81	4.93	4.05
4) TRUST INCOME	0.00	0.00	0.01	0.02	0.11	0.17
5) SERVICE CHARGES ON DEPOSITS*	0.61	0.61	0.38	0.46	0.35	0.34
6) OTHER NON-INTEREST INCOME	0.47	0.32	0.25	0.21	0.26	0.56
7) SALARIES AND BENEFITS	2.36	2.10	1.77	1.72	1.67	1.62
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.92	0.69	0.63	0.56	0.59	0.62
9) LOAN LOSS PROVISION	0.15	0.51	0.39	0.27	0.41	0.31
10) OTHER NON-INTEREST EXPENSE	2.26	1.75	1.26	1.08	1.24	0.98
11) LESS F.T.E. ADJUSTMENT	0.22	0.27	0.54	0.57	0.53	0.52
12) TAX PROVISION	0.01	0.16	0.22	0.30	0.12	0.12
13) RETURN ON ASSETS--OPERATING INCOME	-0.58	0.27	1.17	1.13	0.86	0.92
14) RETURN ON ASSETS--NET INCOME	-0.58	0.27	1.17	1.15	0.93	0.94
15) RETURN ON EQUITY--NET INCOME	-4.42	4.10	14.56	15.72	13.61	15.60
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.60	13.18	13.31	12.88	12.35	12.20
17) BREAK EVEN YIELD	12.21	12.41	10.92	10.69	10.71	10.38
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.54	11.91	12.58	11.46	11.91	11.43
19) YIELD ON LOANS	12.58	13.54	13.90	13.09	13.09	13.00
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	-0.01	0.76	0.55	0.41	0.66	0.74
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.32	1.01	0.73	0.61	0.76	0.67
22) RATE ON TIME AND SAVINGS	7.55	8.15	8.46	8.50	8.53	8.52
23) RATE ON TOTAL INTEREST FUNDS	7.53	8.18	8.46	8.58	8.62	8.72
24) INTEREST EXPENSE % EARNING ASSETS	6.33	6.84	7.06	7.03	6.89	7.55
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	7.14	35.26	22.76	25.31	20.48	11.52
26) CASH DIVIDEND AS % OF OPERATING INCOME	61.53	12.79	33.72	38.85	33.28	25.17
27) CAPITAL FORMATION RATIO	-5.21	2.85	10.03	8.31	9.68	11.40
28) EQUITY CAPITAL AS % OF ASSETS	10.63	8.12	8.17	7.48	7.12	5.98
Productivity						
29) EARNING ASSETS AS % OF ASSETS	78.76	84.38	87.05	86.66	87.71	87.36
30) CASH & DUE (NON-INT.) AS % OF ASSETS	13.51	10.84	8.40	8.11	6.75	8.29
31) NON-INT. INCOME % NON-INT. EXPENSE	18.78	20.31	18.53	19.35	19.45	33.04
32) PERSONNEL EXPENSE PER EMPLOYEE	17112	18947	17299	17912	17934	17836
33) EMPLOYEES PER MILLION ASSETS	1.37	1.26	1.08	0.96	0.95	0.91
34) NON-INTEREST INCOME AS % OF SALARIES	44.10	43.65	39.79	39.83	39.28	66.43
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	28.21	24.41	23.62	29.68	32.52	36.43
36) FED. FUNDS SOLD	11.56	6.82	9.78	6.84	3.14	11.63
37) TOTAL LOANS	60.18	65.59	64.94	62.93	61.45	51.77
38) RESERVE FOR LOAN LOSS	0.38	0.63	0.64	0.61	0.64	0.53
39) REAL ESTATE LOANS--RESIDENTIAL	10.87	7.48	6.73	6.35	6.84	5.57
40) REAL ESTATE LOANS--OTHER	11.07	9.71	7.05	8.32	9.81	8.67
41) COMMERCIAL AND INDUSTRIAL LOANS	18.86	20.88	24.17	22.64	21.85	19.05
42) PERSONAL LOANS	9.80	11.11	8.92	10.23	11.48	14.76
43) AGRIC./ LEASE FIN./ OTHER LOANS	9.94	10.24	8.30	6.40	6.08	4.24
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	25.39	18.91	16.55	18.39	17.96	17.79
45) PUBLIC FUNDS DEMAND DEPOSITS	0.78	2.42	3.16	1.54	1.16	0.96
46) TOTAL DEMAND DEPOSITS*	27.59	22.46	18.64	22.10	20.34	18.77
47) SAVINGS DEPOSITS IPC*	15.54	21.66	22.57	25.81	21.93	31.45
48) TIME DEPOSITS IPC*	41.09	32.51	34.08	37.14	32.01	29.95
49) PUBLIC TIME & SAVINGS DEPOSITS	23.46	27.82	23.47	21.31	20.61	11.43
50) TOTAL TIME & SAVINGS DEPOSITS	80.11	83.62	83.44	84.50	76.82	72.85
51) MEMO: MONEY MARKET CD'S	28.95	10.74	8.61	10.25	8.66	7.01
52) MEMO: TIME DEPOSITS OVER 100M	29.18	31.05	27.29	25.64	26.61	16.40
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.00
54) TOTAL DEPOSITS (FGN.& DOM.)	111.17	107.04	102.42	104.25	100.12	91.62
55) BORROWINGS	1.88	1.59	1.04	1.56	4.92	14.12
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	15.47	16.06	15.93	14.07	18.45	13.52
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-75.00	15.29	14.31	-1.87	4.07	14.32
59) NET INCOME--1 YR.	-75.00	14.62	17.49	-2.58	4.74	16.46
60) AVERAGE ASSETS--1 YR.	23.20	-0.64	14.51	13.33	16.12	13.18
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	N/A	36.38	80.90	56.52	39.29	45.21
62) NET INCOME--5 YRS.	143.33	58.95	121.65	57.07	52.83	47.80
63) AVERAGE ASSETS--5 YRS.	27.48	51.27	54.78	53.11	54.02	55.79

* DOMESTIC ONLY

New York

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1983 NEW YORK BASED ON 206 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	9.12	9.85	10.63	11.17	11.97
2) INTEREST EXPENSE	6.91	6.20	5.52	4.80	4.01
3) NET INTEREST MARGIN	2.74	4.20	5.20	5.86	6.65
4) TRUST INCOME	0.01	0.04	0.13	0.25	0.43
5) SERVICE CHARGES ON DEPOSITS*	0.07	0.14	0.23	0.31	0.44
6) OTHER NON-INTEREST INCOME	0.07	0.11	0.17	0.32	0.66
7) SALARIES AND BENEFITS	2.67	2.13	1.68	1.41	1.07
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.92	0.69	0.52	0.38	0.25
9) LOAN LOSS PROVISION	0.63	0.33	0.21	0.12	0.06
10) OTHER NON-INTEREST EXPENSE	1.82	1.44	1.01	0.76	0.54
11) LESS F.T.E. ADJUSTMENT	0.17	0.29	0.52	0.86	1.13
12) TAX PROVISION	0.86	0.53	0.31	0.13	-0.03
13) RETURN ON ASSETS--OPERATING INCOME	0.26	0.58	1.07	1.41	1.70
14) RETURN ON ASSETS--NET INCOME	0.26	0.58	1.09	1.40	1.74
15) RETURN ON EQUITY--NET INCOME	3.19	8.46	12.58	15.43	18.77
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	10.58	11.23	12.04	12.92	13.67
17) BREAK EVEN YIELD	11.85	10.83	9.77	8.91	8.06
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.52	10.58	11.49	12.32	13.67
19) YIELD ON LOANS	11.02	11.56	12.32	13.20	14.07
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.04	0.50	0.27	0.12	0.03
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.11	0.69	0.42	0.26	0.14
22) RATE ON TIME AND SAVINGS	8.83	8.27	7.84	7.33	6.82
23) RATE ON TOTAL INTEREST FUNDS	9.00	8.41	7.96	7.42	6.99
24) INTEREST EXPENSE % EARNING ASSETS	8.24	7.14	6.22	5.50	4.74
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	5.47	15.77	25.37	33.94	45.92
26) CASH DIVIDEND AS % OF OPERATING INCOME	9.31	22.26	34.60	56.27	73.35
27) CAPITAL FORMATION RATIO	1.32	4.17	7.81	10.82	13.90
28) EQUITY CAPITAL AS % OF ASSETS	5.02	6.51	7.92	10.40	13.49
Productivity					
29) EARNING ASSETS AS % OF ASSETS	79.06	84.65	89.40	91.47	93.32
30) CASH & DUE (NON-INT.) AS % OF ASSETS	14.30	9.79	7.10	5.43	3.87
31) NON-INT. INCOME % NON-INT. EXPENSE	8.42	11.02	15.22	22.26	34.95
32) PERSONNEL EXPENSE PER EMPLOYEE	30316	22958	19130	17502	15950
33) EMPLOYEES PER MILLION ASSETS	1.35	1.10	0.91	0.68	0.42
34) NON-INTEREST INCOME AS % OF SALARIES	16.30	21.09	29.50	45.85	77.19
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	19.29	25.79	34.56	44.42	51.97
36) FED. FUNDS SOLD	1.35	2.94	5.89	11.10	19.99
37) TOTAL LOANS	37.47	47.70	57.05	66.07	75.82
38) RESERVE FOR LOAN LOSS	0.29	0.43	0.62	0.79	1.02
39) REAL ESTATE LOANS--RESIDENTIAL	0.83	6.08	11.59	16.63	21.13
40) REAL ESTATE LOANS--OTHER	0.81	2.42	4.82	7.23	10.55
41) COMMERCIAL AND INDUSTRIAL LOANS	4.19	7.52	13.68	21.36	32.77
42) PERSONAL LOANS	1.49	5.88	11.48	16.70	23.79
43) AGRIC./ LEASE FIN./ OTHER LOANS	0.96	4.62	10.14	17.25	28.89
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	9.60	13.69	18.41	26.29	34.04
45) PUBLIC FUNDS DEMAND DEPOSITS	0.18	0.70	1.43	2.68	4.22
46) TOTAL DEMAND DEPOSITS*	11.14	15.59	20.81	28.79	36.15
47) SAVINGS DEPOSITS IPC*	8.10	23.17	34.28	42.04	47.59
48) TIME DEPOSITS IPC*	16.92	23.47	29.45	35.79	42.07
49) PUBLIC TIME & SAVINGS DEPOSITS	1.19	3.61	6.60	10.22	14.23
50) TOTAL TIME & SAVINGS DEPOSITS	36.75	63.55	73.58	80.99	87.14
51) MEMO: MONEY MARKET CD'S	2.00	5.71	8.66	11.45	14.15
52) MEMO: TIME DEPOSITS OVER 100M	2.57	4.54	8.65	15.97	27.40
53) FOREIGN DEPOSITS	1.79	10.70	25.60	43.06	50.65
54) TOTAL DEPOSITS (FGN.& DOM.)	84.49	92.47	97.43	102.31	112.60
55) BORROWINGS	0.45	1.02	3.33	11.71	18.10
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	10.80
57) FREE FUNDS RATIO	8.75	14.20	19.26	26.64	34.27
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-45.60	-14.06	11.45	28.91	65.73
59) NET INCOME--1 YR.	-37.45	-12.17	12.64	28.99	73.08
60) AVERAGE ASSETS--1 YR.	2.67	9.27	16.62	25.29	52.03
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-26.69	27.61	71.50	124.42	299.80
62) NET INCOME--5 YRS.	-24.32	29.17	72.44	145.31	304.00
63) AVERAGE ASSETS--5 YRS.	11.88	25.92	39.92	65.59	140.72

* DOMESTIC ONLY

Bank Administration Institute **New York**

MEDIANS BY RESOURCE CLASS FOR 206 BANKS IN NEW YORK

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	10.87	10.92	10.82	10.96	10.71	9.71
2) INTEREST EXPENSE	4.76	5.33	5.45	5.60	5.51	6.13
3) NET INTEREST MARGIN	6.09	5.53	5.28	5.47	5.20	3.39
4) TRUST INCOME	0.00	38.82	0.04	0.06	0.14	0.14
5) SERVICE CHARGES ON DEPOSITS*	0.19	0.19	0.19	0.27	0.26	0.14
6) OTHER NON-INTEREST INCOME	0.15	0.17	0.12	0.13	0.20	0.37
7) SALARIES AND BENEFITS	2.39	1.70	1.69	1.68	1.71	1.43
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.61	0.56	0.52	0.53	0.55	0.48
9) LOAN LOSS PROVISION	0.07	0.29	0.13	0.21	0.19	0.25
10) OTHER NON-INTEREST EXPENSE	1.10	1.09	1.10	1.00	1.10	0.85
11) LESS F.T.E. ADJUSTMENT	0.31	0.54	0.64	0.73	0.60	0.25
12) TAX PROVISION	0.52	0.44	0.39	0.29	0.33	0.21
13) RETURN ON ASSETS--OPERATING INCOME	1.51	1.28	1.12	1.14	1.10	0.58
14) RETURN ON ASSETS--NET INCOME	1.54	1.16	1.13	1.14	1.10	0.59
15) RETURN ON EQUITY--NET INCOME	11.70	11.60	11.84	13.51	13.84	10.26
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.23	12.24	12.25	12.84	11.95	11.08
17) BREAK EVEN YIELD	9.09	10.02	10.07	10.30	9.36	9.72
18) YIELD ON INVESTMENT SECURITIES (FTE)	11.67	11.55	10.73	11.63	11.64	11.43
19) YIELD ON LOANS	13.12	12.62	12.40	12.75	12.19	11.42
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.12	0.23	0.18	0.26	0.21	0.33
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.22	0.58	0.29	0.43	0.39	0.47
22) RATE ON TIME AND SAVINGS	7.33	7.79	7.85	7.84	7.79	8.06
23) RATE ON TOTAL INTEREST FUNDS	7.33	7.81	7.85	7.89	7.81	8.44
24) INTEREST EXPENSE % EARNING ASSETS	5.37	6.11	6.03	6.40	6.21	7.12
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	24.84	28.14	24.11	22.85	28.52	26.32
26) CASH DIVIDEND AS % OF OPERATING INCOME	31.50	28.76	30.07	27.50	40.55	50.21
27) CAPITAL FORMATION RATIO	8.03	9.14	7.74	9.51	8.19	6.00
28) EQUITY CAPITAL AS % OF ASSETS	12.57	10.23	8.87	7.71	7.65	5.66
Productivity						
29) EARNING ASSETS AS % OF ASSETS	86.62	89.84	89.00	89.25	89.91	88.03
30) CASH & DUE (NON-INT.) AS % OF ASSETS	8.06	6.91	7.70	7.45	6.50	6.81
31) NON-INT. INCOME % NON-INT. EXPENSE	9.40	12.46	11.93	13.12	17.64	26.92
32) PERSONNEL EXPENSE PER EMPLOYEE	17285	20791	18590	18400	18841	25501
33) EMPLOYEES PER MILLION ASSETS	1.17	0.92	0.89	0.97	0.93	0.62
34) NON-INTEREST INCOME AS % OF SALARIES	16.66	24.00	23.13	27.69	36.09	48.94
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	30.05	31.86	35.10	37.06	36.34	33.53
36) FED. FUNDS SOLD	15.62	10.18	7.44	5.81	5.48	4.41
37) TOTAL LOANS	48.12	58.60	52.08	56.71	57.10	62.20
38) RESERVE FOR LOAN LOSS	0.46	0.56	0.64	0.55	0.60	0.71
39) REAL ESTATE LOANS--RESIDENTIAL	14.78	16.07	16.82	11.74	10.08	3.51
40) REAL ESTATE LOANS--OTHER	2.56	3.74	4.40	4.98	6.63	4.07
41) COMMERCIAL AND INDUSTRIAL LOANS	5.20	7.82	8.16	16.98	14.91	19.34
42) PERSONAL LOANS	14.14	11.11	11.30	10.84	16.58	5.92
43) AGRIC./ LEASE FIN./ OTHER LOANS	17.25	13.19	11.26	11.16	3.33	18.15
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	21.89	17.12	16.09	19.59	19.89	18.20
45) PUBLIC FUNDS DEMAND DEPOSITS	3.10	2.53	2.10	1.23	1.24	0.60
46) TOTAL DEMAND DEPOSITS*	25.54	19.94	19.10	24.36	21.10	19.39
47) SAVINGS DEPOSITS IPC*	33.60	30.67	37.60	42.47	35.07	13.85
48) TIME DEPOSITS IPC*	33.00	29.35	32.53	31.94	27.25	26.15
49) PUBLIC TIME & SAVINGS DEPOSITS	10.53	10.17	6.83	6.60	7.56	2.90
50) TOTAL TIME & SAVINGS DEPOSITS	72.29	74.04	78.88	80.04	73.98	46.10
51) MEMO: MONEY MARKET CD'S	10.22	10.20	9.79	9.41	7.80	3.50
52) MEMO: TIME DEPOSITS OVER 100M	7.39	7.89	6.98	6.52	8.12	15.99
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	19.66	30.32
54) TOTAL DEPOSITS (FGN.& DOM.)	96.54	98.47	98.14	101.48	97.88	89.12
55) BORROWINGS	0.92	3.12	1.32	1.22	3.16	12.67
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	26.74	21.68	19.48	18.06	20.71	16.63
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	5.88	16.99	15.31	11.03	14.83	4.54
59) NET INCOME--1 YR.	5.88	13.44	15.19	11.03	15.62	14.53
60) AVERAGE ASSETS--1 YR.	14.86	16.66	15.26	19.29	21.51	10.93
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	69.73	42.07	46.80	92.28	91.93	68.42
62) NET INCOME--5 YRS.	71.87	47.23	67.26	85.61	104.59	72.20
63) AVERAGE ASSETS--5 YRS.	37.72	41.07	39.92	46.85	42.10	39.24

* DOMESTIC ONLY

North Carolina

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1983 NORTH CAROLINA BASED ON 72 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	9.70	10.35	11.00	11.48	11.84
2) INTEREST EXPENSE	6.62	6.30	5.73	5.29	4.11
3) NET INTEREST MARGIN	3.76	4.66	5.10	5.61	6.31
4) TRUST INCOME	0.04	0.08	0.14	0.23	0.36
5) SERVICE CHARGES ON DEPOSITS*	0.12	0.28	0.43	0.63	0.96
6) OTHER NON-INTEREST INCOME	0.13	0.21	0.26	0.38	0.63
7) SALARIES AND BENEFITS	2.97	2.32	1.92	1.62	1.19
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.96	0.75	0.59	0.41	0.24
9) LOAN LOSS PROVISION	0.54	0.35	0.22	0.14	0.05
10) OTHER NON-INTEREST EXPENSE	1.82	1.37	1.05	0.84	0.71
11) LESS F.T.E. ADJUSTMENT	0.20	0.40	0.55	0.82	1.22
12) TAX PROVISION	0.58	0.46	0.24	0.10	0.02
13) RETURN ON ASSETS--OPERATING INCOME	0.05	0.84	1.09	1.46	1.92
14) RETURN ON ASSETS--NET INCOME	0.03	0.78	1.09	1.48	1.86
15) RETURN ON EQUITY--NET INCOME	0.42	9.02	13.14	16.64	18.91
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.14	11.93	12.28	12.90	13.33
17) BREAK EVEN YIELD	11.20	10.63	10.03	9.23	8.32
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.58	10.41	11.51	12.19	13.18
19) YIELD ON LOANS	11.78	12.55	13.03	13.61	14.24
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.86	0.53	0.25	0.13	0.05
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.00	0.80	0.46	0.27	0.09
22) RATE ON TIME AND SAVINGS	8.74	8.56	8.22	7.91	7.30
23) RATE ON TOTAL INTEREST FUNDS	8.79	8.54	8.26	7.96	7.32
24) INTEREST EXPENSE % EARNING ASSETS	7.48	6.98	6.45	5.98	4.92
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	1.86	9.36	17.16	27.06	31.06
26) CASH DIVIDEND AS % OF OPERATING INCOME	9.51	14.55	21.18	32.25	40.17
27) CAPITAL FORMATION RATIO	0.13	6.27	9.96	12.76	16.34
28) EQUITY CAPITAL AS % OF ASSETS	5.96	7.26	9.18	10.74	14.29
Productivity					
29) EARNING ASSETS AS % OF ASSETS	81.32	86.62	89.08	90.76	92.44
30) CASH & DUE (NON-INT.) AS % OF ASSETS	10.61	8.22	6.71	5.29	3.97
31) NON-INT. INCOME % NON-INT. EXPENSE	12.82	18.11	23.97	27.67	30.98
32) PERSONNEL EXPENSE PER EMPLOYEE	21131	19428	17384	15804	14041
33) EMPLOYEES PER MILLION ASSETS	1.69	1.34	1.13	0.88	0.66
34) NON-INTEREST INCOME AS % OF SALARIES	23.23	33.60	44.30	52.75	61.45
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	20.23	27.49	39.42	45.86	55.27
36) FED. FUNDS SOLD	0.66	1.27	5.57	9.17	16.02
37) TOTAL LOANS	36.20	46.98	56.07	66.17	72.76
38) RESERVE FOR LOAN LOSS	0.36	0.46	0.60	0.74	0.93
39) REAL ESTATE LOANS--RESIDENTIAL	2.59	4.30	6.12	10.37	15.92
40) REAL ESTATE LOANS--OTHER	3.40	5.11	7.92	12.44	16.30
41) COMMERCIAL AND INDUSTRIAL LOANS	4.89	8.87	13.77	21.33	28.70
42) PERSONAL LOANS	8.50	11.20	15.06	20.41	24.05
43) AGRIC./ LEASE FIN./ OTHER LOANS	2.34	4.67	6.76	11.48	19.85
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	12.43	16.12	20.25	24.30	31.32
45) PUBLIC FUNDS DEMAND DEPOSITS	0.08	0.31	0.64	1.46	2.65
46) TOTAL DEMAND DEPOSITS*	13.59	17.90	21.27	25.36	33.06
47) SAVINGS DEPOSITS IPC*	19.99	26.82	34.65	40.68	45.04
48) TIME DEPOSITS IPC*	24.47	29.54	35.37	41.17	46.32
49) PUBLIC TIME & SAVINGS DEPOSITS	0.76	1.88	4.20	7.06	16.23
50) TOTAL TIME & SAVINGS DEPOSITS	60.94	70.68	76.40	81.60	84.32
51) MEMO: MONEY MARKET CD'S	5.24	8.00	10.77	15.28	18.55
52) MEMO: TIME DEPOSITS OVER 100M	1.73	3.60	6.26	12.34	23.48
53) FOREIGN DEPOSITS		10.42	13.45	19.30	
54) TOTAL DEPOSITS (FGN.& DOM.)	89.86	93.56	98.14	101.23	105.23
55) BORROWINGS	0.35	0.88	2.72	6.54	14.59
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	14.23	16.80	19.95	26.54	30.30
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-22.22	0.44	13.53	26.82	61.13
59) NET INCOME--1 YR.	-15.41	1.39	18.15	39.47	62.02
60) AVERAGE ASSETS--1 YR.	8.06	13.87	20.23	26.97	33.66
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-5.12	22.41	67.98	111.18	164.58
62) NET INCOME--5 YRS.	-12.02	21.59	75.81	122.30	181.85
63) AVERAGE ASSETS--5 YRS.	27.01	36.28	47.65	62.43	95.62

* DOMESTIC ONLY

Bank Administration Institute **North Carolina**

MEDIANS BY RESOURCE CLASS FOR 72 BANKS IN NORTH CAROLINA

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	10.43	11.27	10.91	11.13	11.03	10.84
2) INTEREST EXPENSE	5.45	5.23	5.98	5.80	6.11	5.74
3) NET INTEREST MARGIN	4.97	5.45	4.76	5.15	4.93	4.97
4) TRUST INCOME	0.00	0.00	0.19	0.27	0.10	0.15
5) SERVICE CHARGES ON DEPOSITS*	0.32	0.41	0.35	0.59	0.40	0.56
6) OTHER NON-INTEREST INCOME	0.23	0.26	0.27	0.22	0.30	0.43
7) SALARIES AND BENEFITS	2.35	2.26	1.68	2.06	1.66	2.32
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.75	0.63	0.46	0.64	0.51	0.71
9) LOAN LOSS PROVISION	0.29	0.17	0.27	0.15	0.33	0.26
10) OTHER NON-INTEREST EXPENSE	1.37	1.08	0.84	1.22	0.86	1.10
11) LESS F.T.E. ADJUSTMENT	0.16	0.48	0.67	0.55	0.66	0.50
12) TAX PROVISION	0.51	0.37	0.10	0.19	0.26	0.26
13) RETURN ON ASSETS--OPERATING INCOME	0.27	1.09	1.28	1.08	1.46	0.98
14) RETURN ON ASSETS--NET INCOME	0.28	1.09	1.27	1.07	1.34	0.99
15) RETURN ON EQUITY--NET INCOME	4.26	10.15	13.21	12.70	16.30	15.62
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.21	12.96	12.26	12.48	12.23	12.13
17) BREAK EVEN YIELD	9.68	10.32	9.51	10.08	9.54	10.43
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.02	10.76	12.03	11.81	11.22	11.63
19) YIELD ON LOANS	13.27	13.67	13.06	12.97	13.21	12.73
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.25	0.23	0.33	0.21	0.52	0.19
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.43	0.47	0.61	0.30	0.75	0.52
22) RATE ON TIME AND SAVINGS	7.91	8.04	8.49	8.12	8.41	8.04
23) RATE ON TOTAL INTEREST FUNDS	7.91	7.99	8.51	8.17	8.38	8.10
24) INTEREST EXPENSE % EARNING ASSETS	6.23	6.07	6.78	6.47	6.78	6.70
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	28.20	19.54	12.53	16.41	19.25	17.80
26) CASH DIVIDEND AS % OF OPERATING INCOME	42.77	19.82	18.51	17.86	20.45	32.25
27) CAPITAL FORMATION RATIO	4.26	8.14	11.21	9.47	12.91	10.69
28) EQUITY CAPITAL AS % OF ASSETS	14.29	11.19	9.72	9.18	8.20	6.31
Productivity						
29) EARNING ASSETS AS % OF ASSETS	86.34	89.75	89.30	89.16	90.65	87.85
30) CASH & DUE (NON-INT.) AS % OF ASSETS	8.22	7.87	7.68	6.38	5.37	7.23
31) NON-INT. INCOME % NON-INT. EXPENSE	12.70	17.17	21.53	24.07	27.11	27.08
32) PERSONNEL EXPENSE PER EMPLOYEE	15500	18080	16660	18102	17120	18757
33) EMPLOYEES PER MILLION ASSETS	1.56	1.17	1.06	1.11	0.96	1.23
34) NON-INTEREST INCOME AS % OF SALARIES	23.23	28.37	40.39	45.26	49.75	49.74
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	20.98	41.17	42.19	38.88	52.23	30.39
36) FED. FUNDS SOLD	8.30	6.04	6.13	5.89	1.01	2.85
37) TOTAL LOANS	66.40	54.23	56.78	56.95	46.30	66.31
38) RESERVE FOR LOAN LOSS	0.72	0.54	0.50	0.53	0.59	0.74
39) REAL ESTATE LOANS--RESIDENTIAL	5.51	6.58	5.21	6.12	5.29	7.33
40) REAL ESTATE LOANS--OTHER	3.70	7.37	7.95	10.18	7.39	8.31
41) COMMERCIAL AND INDUSTFIAL LOANS	15.17	10.05	12.07	14.97	13.08	18.53
42) PERSONAL LOANS	14.04	11.41	14.91	16.15	12.28	17.55
43) AGRIC./ LEASE FIN./ OTHER LOANS	16.66	6.74	6.70	7.12	3.52	7.34
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	21.92	20.97	18.62	20.30	18.12	20.79
45) PUBLIC FUNDS DEMAND DEPOSITS	1.19	0.56	0.47	0.57	0.52	1.03
46) TOTAL DEMAND DEPOSITS*	23.36	20.98	19.31	21.74	18.65	21.72
47) SAVINGS DEPOSITS IPC*	38.37	34.61	30.80	40.48	33.74	34.13
48) TIME DEPOSITS IPC*	34.40	35.30	39.93	34.26	36.19	32.23
49) PUBLIC TIME & SAVINGS DEPOSITS	6.31	2.89	6.02	2.93	2.17	4.20
50) TOTAL TIME & SAVINGS DEPOSITS	78.73	75.92	77.82	76.26	78.15	74.79
51) MEMO: MONEY MARKET CD'S	15.41	8.98	12.57	10.34	13.47	9.69
52) MEMO: TIME DEPOSITS OVER 100M	11.14	6.33	6.16	5.40	4.50	7.59
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	13.45
54) TOTAL DEPOSITS (FGN.& DOM.)	100.32	95.84	99.18	99.97	97.01	97.12
55) BORROWINGS	0.93	2.00	1.93	0.98	2.72	6.54
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	21.26	24.06	18.10	22.00	18.58	18.19
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	60.83	12.27	1.44	13.78	19.53	12.94
59) NET INCOME--1 YR.	60.83	10.17	3.51	15.82	23.36	27.62
60) AVERAGE ASSETS--1 YR.	14.79	17.62	18.99	18.68	15.84	23.24
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	19.00	91.23	46.64	64.79	58.90	79.89
62) NET INCOME--5 YRS.	19.00	90.73	67.70	65.15	74.96	85.75
63) AVERAGE ASSETS--5 YRS.	31.99	38.98	49.67	47.71	39.42	59.88

* DOMESTIC ONLY

North Dakota

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1983 NORTH DAKOTA BASED ON 176 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	10.59	11.12	11.54	12.04	12.33
2) INTEREST EXPENSE	7.58	7.25	6.80	6.35	6.02
3) NET INTEREST MARGIN	3.59	4.04	4.72	5.34	5.88
4) TRUST INCOME	0.01	0.04	0.17	0.38	0.53
5) SERVICE CHARGES ON DEPOSITS*	0.05	0.08	0.13	0.25	0.35
6) OTHER NON-INTEREST INCOME	0.06	0.09	0.17	0.30	0.49
7) SALARIES AND BENEFITS	2.19	1.72	1.48	1.22	1.06
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.73	0.48	0.34	0.23	0.15
9) LOAN LOSS PROVISION	1.15	0.63	0.35	0.15	0.06
10) OTHER NON-INTEREST EXPENSE	1.28	1.08	0.85	0.70	0.55
11) LESS F.T.E. ADJUSTMENT	0.23	0.38	0.58	0.86	1.05
12) TAX PROVISION	0.69	0.45	0.23	0.07	-0.20
13) RETURN ON ASSETS--OPERATING INCOME	0.21	0.54	1.05	1.46	1.87
14) RETURN ON ASSETS--NET INCOME	0.29	0.58	1.05	1.47	1.85
15) RETURN ON EQUITY--NET INCOME	2.45	6.98	12.53	15.78	18.18
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.74	12.35	12.85	13.39	13.74
17) BREAK EVEN YIELD	12.46	11.48	10.72	9.81	9.29
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.42	11.25	11.93	12.69	13.45
19) YIELD ON LOANS	12.21	12.85	13.38	14.10	14.94
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.87	1.09	0.53	0.18	0.04
21) LOAN LOSS PROVISION % AVERAGE LOANS	2.20	1.34	0.72	0.34	0.15
22) RATE ON TIME AND SAVINGS	9.49	9.18	8.85	8.52	8.16
23) RATE ON TOTAL INTEREST FUNDS	9.60	9.24	8.84	8.53	8.25
24) INTEREST EXPENSE % EARNING ASSETS	8.46	8.05	7.55	7.08	6.77
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	5.88	11.62	21.01	29.98	39.70
26) CASH DIVIDEND AS % OF OPERATING INCOME	9.88	21.42	40.62	67.56	100.00
27) CAPITAL FORMATION RATIO	-2.04	2.66	7.27	11.22	14.45
28) EQUITY CAPITAL AS % OF ASSETS	6.32	7.32	8.73	10.26	12.02
Productivity					
29) EARNING ASSETS AS % OF ASSETS	85.36	88.28	90.75	92.46	93.37
30) CASH & DUE (NON-INT.) AS % OF ASSETS	9.73	6.84	5.27	3.90	3.33
31) NON-INT. INCOME % NON-INT. EXPENSE	6.10	9.41	13.28	19.62	26.64
32) PERSONNEL EXPENSE PER EMPLOYEE	32767	27214	23000	20258	18200
33) EMPLOYEES PER MILLION ASSETS	0.87	0.72	0.59	0.52	0.44
34) NON-INTEREST INCOME AS % OF SALARIES	10.00	16.43	24.98	40.07	53.37
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	23.41	30.76	39.55	50.43	58.10
36) FED. FUNDS SOLD	1.01	2.30	4.56	7.77	15.18
37) TOTAL LOANS	33.22	42.53	54.92	63.49	71.38
38) RESERVE FOR LOAN LOSS	0.29	0.38	0.54	0.67	0.82
39) REAL ESTATE LOANS--RESIDENTIAL	1.18	2.34	4.38	7.19	10.36
40) REAL ESTATE LOANS--OTHER	1.73	2.83	5.00	7.86	9.64
41) COMMERCIAL AND INDUSTRIAL LOANS	3.97	6.35	10.35	17.02	26.33
42) PERSONAL LOANS	1.89	2.68	4.45	6.87	11.29
43) AGRIC./ LEASE FIN./ OTHER LOANS	9.13	14.24	24.49	31.39	40.80
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	8.43	9.82	11.74	15.37	18.50
45) PUBLIC FUNDS DEMAND DEPOSITS	0.22	0.40	0.70	1.20	1.86
46) TOTAL DEMAND DEPOSITS*	9.32	10.73	13.13	16.61	19.40
47) SAVINGS DEPOSITS IPC*	20.58	23.65	27.37	30.91	34.51
48) TIME DEPOSITS IPC*	36.81	42.70	49.87	54.66	58.57
49) PUBLIC TIME & SAVINGS DEPOSITS	2.95	4.09	6.07	9.07	11.62
50) TOTAL TIME & SAVINGS DEPOSITS	76.19	80.21	83.71	87.43	90.33
51) MEMO: MONEY MARKET CD'S	12.11	14.72	17.37	20.30	24.20
52) MEMO: TIME DEPOSITS OVER 100M	1.50	2.58	4.59	7.61	12.42
53) FOREIGN DEPOSITS					
54) TOTAL DEPOSITS (FGN.& DOM.)	91.60	94.26	97.05	100.34	104.42
55) BORROWINGS	0.23	0.74	2.00	4.12	10.35
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	7.91	10.85	14.76	17.94	21.24
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-67.50	-31.40	-3.93	18.64	62.90
59) NET INCOME--1 YR.	-68.88	-28.26	1.18	26.30	72.88
60) AVERAGE ASSETS--1 YR.	5.62	9.42	13.37	17.78	26.96
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-77.20	-29.05	24.08	68.49	118.26
62) NET INCOME--5 YRS.	-73.83	-29.26	33.57	73.57	133.33
63) AVERAGE ASSETS--5 YRS.	24.51	39.52	49.10	65.54	84.77

* DOMESTIC ONLY

Bank Administration Institute

North Dakota

MEDIANS BY RESOURCE CLASS FOR 176 BANKS IN NORTH DAKOTA

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	11.37	11.77	11.48	11.19	10.94	0.00
2) INTEREST EXPENSE	6.31	6.73	7.01	7.06	6.67	0.00
3) NET INTEREST MARGIN	4.86	4.96	4.51	4.14	4.35	0.00
4) TRUST INCOME	0.00	0.00	0.00	0.06	0.38	0.00
5) SERVICE CHARGES ON DEPOSITS*	0.11	0.10	0.13	0.18	0.24	0.00
6) OTHER NON-INTEREST INCOME	0.26	0.15	0.20	0.16	0.20	0.00
7) SALARIES AND BENEFITS	1.80	1.55	1.30	1.32	1.33	0.00
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.45	0.35	0.29	0.28	0.37	0.00
9) LOAN LOSS PROVISION	0.52	0.29	0.30	0.63	0.48	0.00
10) OTHER NON-INTEREST EXPENSE	0.86	0.87	0.80	0.97	1.03	0.00
11) LESS F.T.E. ADJUSTMENT	0.32	0.57	0.72	0.57	0.44	0.00
12) TAX PROVISION	0.22	0.27	0.28	0.17	0.19	0.00
13) RETURN ON ASSETS--OPERATING INCOME	0.88	1.09	1.08	0.85	0.68	0.00
14) RETURN ON ASSETS--NET INCOME	0.96	1.17	1.10	0.85	0.68	0.00
15) RETURN ON EQUITY--NET INCOME	7.78	12.67	14.03	12.09	11.00	0.00
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.93	12.93	12.97	12.58	12.43	0.00
17) BREAK EVEN YIELD	10.68	10.73	10.67	10.99	10.64	0.00
18) YIELD ON INVESTMENT SECURITIES (FTE)	11.81	12.10	12.05	11.64	11.85	0.00
19) YIELD ON LOANS	14.00	13.68	13.11	12.83	12.85	0.00
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.84	0.37	0.52	1.31	0.66	0.00
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.06	0.59	0.61	1.28	0.93	0.00
22) RATE ON TIME AND SAVINGS	8.63	8.78	8.96	8.91	9.04	0.00
23) RATE ON TOTAL INTEREST FUNDS	8.62	8.83	8.98	8.90	8.84	0.00
24) INTEREST EXPENSE % EARNING ASSETS	6.82	7.45	7.75	7.83	7.59	0.00
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	25.31	20.32	20.46	22.67	23.68	0.00
26) CASH DIVIDEND AS % OF OPERATING INCOME	51.85	40.62	41.06	32.69	40.09	0.00
27) CAPITAL FORMATION RATIO	4.59	7.29	8.77	7.25	6.35	0.00
28) EQUITY CAPITAL AS % OF ASSETS	10.21	9.06	8.27	7.29	6.32	0.00
29) EARNING ASSETS AS % OF ASSETS	90.96	91.17	90.87	88.57	88.28	0.00
30) CASH & DUE (NON-INT.) AS % OF ASSETS	5.05	4.82	5.01	5.99	7.61	0.00
31) NON-INT. INCOME % NON-INT. EXPENSE	11.65	10.75	16.39	16.29	21.30	0.00
32) PERSONNEL EXPENSE PER EMPLOYEE	22900	23821	23944	21666	20337	0
33) EMPLOYEES PER MILLION ASSETS	0.75	0.59	0.54	0.60	0.68	0.00
34) NON-INTEREST INCOME AS % OF SALARIES	21.01	19.93	29.53	32.52	47.20	0.00
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	41.49	40.84	40.69	35.87	30.76	0.00
36) FED. FUNDS SOLD	9.28	5.24	3.60	2.80	3.06	0.00
37) TOTAL LOANS	47.59	52.04	54.22	58.14	64.95	0.00
38) RESERVE FOR LOAN LOSS	0.48	0.50	0.55	0.64	0.67	0.00
39) REAL ESTATE LOANS--RESIDENTIAL	2.97	3.11	4.89	6.54	9.35	0.00
40) REAL ESTATE LOANS--OTHER	2.90	4.44	5.59	6.67	7.95	0.00
41) COMMERCIAL AND INDUSTRIAL LOANS	6.88	8.07	10.29	16.31	24.33	0.00
42) PERSONAL LOANS	4.63	3.63	3.57	5.54	10.78	0.00
43) AGRIC./ LEASE FIN./ OTHER LOANS	18.73	26.91	25.09	21.85	8.65	0.00
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	14.99	11.59	10.49	11.84	16.75	0.00
45) PUBLIC FUNDS DEMAND DEPOSITS	0.62	0.77	0.72	0.67	0.38	0.00
46) TOTAL DEMAND DEPOSITS*	16.52	12.68	11.46	13.29	17.50	0.00
47) SAVINGS DEPOSITS IPC*	25.63	26.76	27.62	30.75	26.32	0.00
48) TIME DEPOSITS IPC*	46.85	49.58	52.44	49.45	47.20	0.00
49) PUBLIC TIME & SAVINGS DEPOSITS	5.30	6.95	5.60	6.35	6.16	0.00
50) TOTAL TIME & SAVINGS DEPOSITS	80.63	83.54	84.66	88.23	79.18	0.00
51) MEMO: MONEY MARKET CD'S	16.21	18.48	17.87	17.13	14.72	0.00
52) MEMO: TIME DEPOSITS OVER 100M	5.51	3.68	3.71	5.79	8.96	0.00
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.00
54) TOTAL DEPOSITS (FGN.& DOM.)	95.90	96.91	96.67	98.96	97.65	0.00
55) BORROWINGS	1.37	0.98	2.18	2.00	6.53	0.00
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	19.33	14.85	13.89	10.77	15.41	0.00
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-15.19	3.35	-5.16	-25.39	5.49	0.00
59) NET INCOME--1 YR.	-16.41	5.11	1.19	-2.06	5.49	0.00
60) AVERAGE ASSETS--1 YR.	13.59	13.37	13.30	11.22	18.27	0.00
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-33.57	35.57	26.99	-3.09	24.08	0.00
62) NET INCOME--5 YRS.	-19.00	43.37	35.95	-1.04	28.78	0.00
63) AVERAGE ASSETS--5 YRS.	41.97	51.77	52.89	47.99	43.22	0.00

* DOMESTIC ONLY

Ohio

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE.1983 OHIO BASED ON 355 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	9.92	10.42	10.93	11.39	12.00
2) INTEREST EXPENSE	7.36	6.97	6.55	5.97	5.43
3) NET INTEREST MARGIN	3.46	3.88	4.36	5.04	5.79
4) TRUST INCOME	0.05	0.09	0.20	0.33	0.53
5) SERVICE CHARGES ON DEPOSITS*	0.09	0.15	0.24	0.33	0.44
6) OTHER NON-INTEREST INCOME	0.06	0.10	0.16	0.26	0.43
7) SALARIES AND BENEFITS	2.00	1.73	1.44	1.19	0.99
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.71	0.57	0.42	0.29	0.20
9) LOAN LOSS PROVISION	0.97	0.51	0.26	0.14	0.08
10) OTHER NON-INTEREST EXPENSE	1.65	1.27	1.01	0.82	0.68
11) LESS F.T.E. ADJUSTMENT	0.22	0.36	0.54	0.79	1.01
12) TAX PROVISION	0.62	0.33	0.15	0.02	-0.22
13) RETURN ON ASSETS--OPERATING INCOME	0.17	0.60	0.94	1.25	1.67
14) RETURN ON ASSETS--NET INCOME	0.17	0.60	0.94	1.23	1.68
15) RETURN ON EQUITY--NET INCOME	2.48	7.56	10.52	13.73	16.50
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.11	11.57	12.20	12.88	13.70
17) BREAK EVEN YIELD	12.20	11.18	10.27	9.67	8.91
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.82	10.69	11.49	12.23	13.26
19) YIELD ON LOANS	11.58	12.12	12.71	13.40	14.09
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.65	0.91	0.46	0.19	0.07
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.79	0.99	0.54	0.32	0.16
22) RATE ON TIME AND SAVINGS	9.24	8.87	8.49	8.09	7.68
23) RATE ON TOTAL INTEREST FUNDS	9.28	8.89	8.53	8.14	7.62
24) INTEREST EXPENSE % EARNING ASSETS	8.49	7.79	7.22	6.63	6.11
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-13.73	4.45	15.33	27.96	35.67
26) CASH DIVIDEND AS % OF OPERATING INCOME	10.57	21.03	34.88	55.82	94.14
27) CAPITAL FORMATION RATIO	-3.11	2.84	6.49	9.43	12.46
28) EQUITY CAPITAL AS % OF ASSETS	6.50	7.19	8.35	9.89	12.63
Productivity					
29) EARNING ASSETS AS % OF ASSETS	81.17	87.67	90.48	92.56	93.79
30) CASH & DUE (NON-INT.) AS % OF ASSETS	14.21	8.11	6.03	4.54	3.57
31) NON-INT. INCOME % NON-INT. EXPENSE	8.40	11.67	15.46	20.50	27.55
32) PERSONNEL EXPENSE PER EMPLOYEE	22250	20041	17603	15983	14545
33) EMPLOYEES PER MILLION ASSETS	1.16	0.96	0.82	0.67	0.53
34) NON-INTEREST INCOME AS % OF SALARIES	16.78	23.15	32.49	42.65	58.64
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	23.01	29.53	36.89	44.49	52.08
36) FED. FUNDS SOLD	1.93	3.24	6.12	11.01	16.55
37) TOTAL LOANS	40.71	48.52	56.19	62.30	69.88
38) RESERVE FOR LOAN LOSS	0.30	0.42	0.54	0.69	0.87
39) REAL ESTATE LOANS--RESIDENTIAL	7.00	11.03	15.81	20.70	26.93
40) REAL ESTATE LOANS--OTHER	3.11	4.55	7.32	10.08	13.61
41) COMMERCIAL AND INDUSTRIAL LOANS	2.11	4.65	8.19	12.64	17.69
42) PERSONAL LOANS	5.94	8.49	12.31	17.34	23.21
43) AGRIC./ LEASE FIN./ OTHER LOANS	1.40	3.99	7.58	11.96	18.30
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	8.57	10.59	12.91	16.91	20.88
45) PUBLIC FUNDS DEMAND DEPOSITS	0.35	0.67	1.17	1.89	3.11
46) TOTAL DEMAND DEPOSITS*	9.58	11.90	14.51	18.63	23.54
47) SAVINGS DEPOSITS IPC*	23.16	27.67	32.15	37.32	42.83
48) TIME DEPOSITS IPC*	31.34	38.25	44.82	51.26	56.01
49) PUBLIC TIME & SAVINGS DEPOSITS	0.84	1.71	3.29	5.81	8.93
50) TOTAL TIME & SAVINGS DEPOSITS	70.24	76.51	82.29	86.59	90.60
51) MEMO: MONEY MARKET CD'S	8.61	12.12	14.73	17.61	21.23
52) MEMO: TIME DEPOSITS OVER 100M	1.35	2.76	5.02	8.22	14.40
53) FOREIGN DEPOSITS	0.03	0.77	2.50	4.70	9.89
54) TOTAL DEPOSITS (FGN.& DOM.)	88.94	92.72	96.38	100.38	106.94
55) BORROWINGS	0.28	0.98	3.36	6.38	12.66
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	6.49	11.98	15.36	18.77	22.65
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-44.58	-12.36	9.66	40.81	99.13
59) NET INCOME--1 YR.	-46.67	-14.13	11.81	46.55	110.40
60) AVERAGE ASSETS--1 YR.	1.74	7.24	12.19	17.83	30.01
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-63.95	-24.94	12.70	46.03	100.00
62) NET INCOME--5 YRS.	-64.93	-22.14	13.79	50.00	102.14
63) AVERAGE ASSETS--5 YRS.	15.25	27.88	39.34	53.74	73.04

* DOMESTIC ONLY

Bank Administration Institute

Ohio

MEDIANS BY RESOURCE CLASS FOR 355 BANKS IN OHIO

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	10.98	11.15	11.05	10.98	10.61	10.23
2) INTEREST EXPENSE	5.54	6.64	6.64	6.72	6.48	6.04
3) NET INTEREST MARGIN	5.13	4.62	4.48	4.22	4.18	4.17
4) TRUST INCOME	0.00	0.00	0.09	0.10	0.20	0.31
5) SERVICE CHARGES ON DEPOSITS*	0.28	0.17	0.20	0.22	0.27	0.32
6) OTHER NON-INTEREST INCOME	0.27	0.17	0.14	0.11	0.14	0.32
7) SALARIES AND BENEFITS	1.96	1.45	1.36	1.36	1.44	1.67
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.50	0.42	0.36	0.35	0.48	0.57
9) LOAN LOSS PROVISION	0.42	0.26	0.25	0.17	0.29	0.34
10) OTHER NON-INTEREST EXPENSE	1.23	1.01	0.96	0.98	1.08	1.06
11) LESS F.T.E. ADJUSTMENT	0.43	0.49	0.58	0.53	0.52	0.61
12) TAX PROVISION	0.27	0.21	0.15	0.16	0.08	0.12
13) RETURN ON ASSETS--OPERATING INCOME	1.15	1.04	1.05	0.93	0.78	0.92
14) RETURN ON ASSETS--NET INCOME	1.15	1.02	1.05	0.91	0.75	0.96
15) RETURN ON EQUITY--NET INCOME	6.76	9.26	11.72	10.49	10.15	12.59
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.14	12.41	12.34	12.50	11.79	11.54
17) BREAK EVEN YIELD	10.03	10.30	10.34	10.68	10.22	9.92
18) YIELD ON INVESTMENT SECURITIES (FTE)	11.02	11.47	11.49	11.23	11.61	11.84
19) YIELD ON LOANS	13.28	12.98	12.75	12.81	12.22	12.11
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.67	0.63	0.41	0.38	0.44	0.48
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.88	0.63	0.51	0.40	0.57	0.71
22) RATE ON TIME AND SAVINGS	8.05	8.54	8.65	8.59	8.42	8.20
23) RATE ON TOTAL INTEREST FUNDS	8.05	8.46	8.64	8.62	8.51	8.39
24) INTEREST EXPENSE % EARNING ASSETS	6.18	7.18	7.30	7.55	7.15	6.90
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	24.87	19.58	14.45	13.62	14.75	13.08
26) CASH DIVIDEND AS % OF OPERATING INCOME	23.33	22.40	27.50	38.35	45.43	64.09
27) CAPITAL FORMATION RATIO	4.10	7.25	7.76	7.24	5.13	4.14
28) EQUITY CAPITAL AS % OF ASSETS	12.37	9.28	8.70	8.16	7.55	6.92
Productivity						
29) EARNING ASSETS AS % OF ASSETS	90.87	91.10	90.86	88.68	91.11	88.03
30) CASH & DUE (NON-INT.) AS % OF ASSETS	6.65	5.95	5.50	7.10	5.57	7.96
31) NON-INT. INCOME % NON-INT. EXPENSE	14.38	13.74	13.91	13.95	19.03	30.98
32) PERSONNEL EXPENSE PER EMPLOYEE	19250	17050	17333	17323	17551	20466
33) EMPLOYEES PER MILLION ASSETS	0.98	0.80	0.75	0.77	0.83	0.82
34) NON-INTEREST INCOME AS % OF SALARIES	29.55	30.17	27.27	28.95	39.24	65.76
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	31.58	38.12	39.08	34.94	37.04	33.93
36) FED. FUNDS SOLD	10.73	7.94	5.73	5.72	4.95	4.17
37) TOTAL LOANS	55.87	52.42	55.13	58.26	55.55	57.89
38) RESERVE FOR LOAN LOSS	0.54	0.50	0.49	0.56	0.59	0.69
39) REAL ESTATE LOANS--RESIDENTIAL	16.43	18.10	17.71	15.56	14.00	9.72
40) REAL ESTATE LOANS--OTHER	4.14	6.37	7.52	7.77	7.63	7.29
41) COMMERCIAL AND INDUSTRIAL LOANS	6.59	4.03	6.35	9.12	11.53	16.75
42) PERSONAL LOANS	12.30	10.68	10.49	12.73	14.94	19.07
43) AGRIC./ LEASE FIN./ OTHER LOANS	11.07	9.07	7.88	9.20	2.85	4.53
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	18.22	12.29	11.69	12.26	13.24	19.37
45) PUBLIC FUNDS DEMAND DEPOSITS	1.89	1.42	1.12	1.11	1.22	0.87
46) TOTAL DEMAND DEPOSITS*	20.12	13.63	13.09	13.31	14.90	20.41
47) SAVINGS DEPOSITS IPC*	28.24	32.10	32.62	32.17	32.81	29.21
48) TIME DEPOSITS IPC*	40.62	46.71	48.01	49.43	42.42	32.27
49) PUBLIC TIME & SAVINGS DEPOSITS	1.95	3.87	3.41	3.50	2.98	2.65
50) TOTAL TIME & SAVINGS DEPOSITS	77.06	83.22	84.85	85.08	79.27	68.40
51) MEMO: MONEY MARKET CD'S	14.05	16.07	16.10	16.05	14.07	9.85
52) MEMO: TIME DEPOSITS OVER 100M	4.57	4.19	3.72	5.06	5.68	7.58
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	2.50
54) TOTAL DEPOSITS (FGN.& DOM.)	93.70	97.35	97.71	98.31	94.30	88.80
55) BORROWINGS	0.97	0.90	0.99	2.74	5.02	12.81
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	22.32	15.87	13.80	11.88	14.81	18.62
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	8.44	23.33	14.50	3.94	2.60	9.51
59) NET INCOME--1 YR.	-5.60	21.55	16.01	7.23	10.34	12.81
60) AVERAGE ASSETS--1 YR.	12.08	12.52	12.79	9.69	11.80	14.64
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-20.65	5.77	24.00	14.05	12.18	6.96
62) NET INCOME--5 YRS.	-19.76	4.90	21.32	18.01	9.97	7.07
63) AVERAGE ASSETS--5 YRS.	24.14	39.65	42.83	39.55	41.71	33.85

* DOMESTIC ONLY

Oklahoma

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1983 OKLAHOMA BASED ON 519 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	10.26	10.98	11.59	12.12	12.75
2) INTEREST EXPENSE	7.10	6.73	6.22	5.64	5.12
3) NET INTEREST MARGIN	3.90	4.59	5.28	6.03	6.95
4) TRUST INCOME	0.02	0.03	0.07	0.12	0.27
5) SERVICE CHARGES ON DEPOSITS*	0.12	0.21	0.36	0.58	0.90
6) OTHER NON-INTEREST INCOME	0.07	0.11	0.22	0.40	0.70
7) SALARIES AND BENEFITS	2.52	2.06	1.68	1.37	1.15
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.85	0.60	0.42	0.29	0.19
9) LOAN LOSS PROVISION	2.35	1.33	0.63	0.33	0.15
10) OTHER NON-INTEREST EXPENSE	1.99	1.49	1.13	0.87	0.65
11) LESS F.T.E. ADJUSTMENT	0.11	0.33	0.66	1.00	1.36
12) TAX PROVISION	0.73	0.47	0.20	0.03	-0.21
13) RETURN ON ASSETS--OPERATING INCOME	-0.89	0.45	1.10	1.59	2.00
14) RETURN ON ASSETS--NET INCOME	-0.89	0.50	1.12	1.60	2.04
15) RETURN ON EQUITY--NET INCOME	-10.08	6.31	12.54	18.03	21.44
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.74	12.45	13.15	13.87	14.80
17) BREAK EVEN YIELD	14.15	12.12	10.99	9.94	9.15
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.39	10.52	11.56	12.67	13.72
19) YIELD ON LOANS	12.33	13.12	13.94	14.72	15.48
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	3.87	2.09	1.03	0.43	0.16
21) LOAN LOSS PROVISION % AVERAGE LOANS	4.29	2.32	1.20	0.64	0.35
22) RATE ON TIME AND SAVINGS	9.20	8.86	8.51	8.10	7.74
23) RATE ON TOTAL INTEREST FUNDS	9.24	8.88	8.55	8.14	7.78
24) INTEREST EXPENSE % EARNING ASSETS	8.21	7.63	7.05	6.44	5.85
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-2.35	5.40	16.51	29.76	40.48
26) CASH DIVIDEND AS % OF OPERATING INCOME	0.72	14.04	34.65	61.68	107.51
27) CAPITAL FORMATION RATIO	-14.43	0.31	7.83	12.99	16.56
28) EQUITY CAPITAL AS % OF ASSETS	6.56	7.55	8.56	10.04	12.15
Productivity					
29) EARNING ASSETS AS % OF ASSETS	80.72	85.44	88.82	91.16	92.63
30) CASH & DUE (NON-INT.) AS % OF ASSETS	14.09	9.81	6.90	4.98	3.97
31) NON-INT. INCOME % NON-INT. EXPENSE	10.48	15.32	21.02	27.43	32.80
32) PERSONNEL EXPENSE PER EMPLOYEE	26285	23200	20428	17916	16142
33) EMPLOYEES PER MILLION ASSETS	1.28	1.03	0.82	0.66	0.55
34) NON-INTEREST INCOME AS % OF SALARIES	19.54	30.03	41.96	53.68	68.04
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	17.40	23.37	31.43	40.22	51.14
36) FED. FUNDS SOLD	1.57	2.90	5.67	10.13	16.35
37) TOTAL LOANS	38.53	51.99	61.70	70.06	76.13
38) RESERVE FOR LOAN LOSS	0.27	0.40	0.56	0.77	1.06
39) REAL ESTATE LOANS--RESIDENTIAL	1.69	3.68	7.09	11.62	16.48
40) REAL ESTATE LOANS--OTHER	2.05	3.93	7.24	11.78	16.76
41) COMMERCIAL AND INDUSTRIAL LOANS	5.72	9.16	15.21	24.10	32.81
42) PERSONAL LOANS	4.52	7.16	10.92	16.05	21.48
43) AGRIC./ LEASE FIN./ OTHER LOANS	3.92	7.21	11.92	18.82	28.77
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	11.56	14.24	17.28	21.89	27.31
45) PUBLIC FUNDS DEMAND DEPOSITS	0.11	0.24	0.65	1.45	2.79
46) TOTAL DEMAND DEPOSITS*	12.75	15.20	18.66	23.10	28.54
47) SAVINGS DEPOSITS IPC*	12.36	16.75	22.26	27.41	33.19
48) TIME DEPOSITS IPC*	36.58	43.32	49.72	55.73	62.16
49) PUBLIC TIME & SAVINGS DEPOSITS	2.51	4.72	7.84	12.94	17.85
50) TOTAL TIME & SAVINGS DEPOSITS	71.25	76.19	81.22	86.07	91.35
51) MEMO: MONEY MARKET CD'S	7.54	14.24	20.82	27.21	32.61
52) MEMO: TIME DEPOSITS OVER 100M	5.21	9.12	15.31	25.50	37.74
53) FOREIGN DEPOSITS		0.70	2.01	6.91	
54) TOTAL DEPOSITS (FGN.& DOM.)	94.31	97.13	100.51	104.61	109.84
55) BORROWINGS	0.16	0.41	0.96	2.43	6.16
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	3.78
57) FREE FUNDS RATIO	8.07	13.09	17.20	22.02	26.79
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-133.62	-44.26	-10.77	17.75	73.52
59) NET INCOME--1 YR.	-125.49	-43.54	-9.33	19.84	67.85
60) AVERAGE ASSETS--1 YR.	-3.59	2.60	9.73	17.44	27.96
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-194.70	-33.65	33.49	92.70	162.82
62) NET INCOME--5 YRS.	-174.64	-31.11	39.41	98.26	192.55
63) AVERAGE ASSETS--5 YRS.	28.12	46.88	64.55	86.40	121.21

* DOMESTIC ONLY

Bank Administration Institute

Oklahoma

MEDIANS BY RESOURCE CLASS FOR 519 BANKS IN OKLAHOMA

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	11.66	11.73	11.56	11.55	11.33	9.87
2) INTEREST EXPENSE	5.95	6.17	6.28	6.29	6.49	6.47
3) NET INTEREST MARGIN	5.37	5.42	5.31	5.32	4.84	3.27
4) TRUST INCOME	0.00	0.04	0.07	0.04	0.08	0.28
5) SERVICE CHARGES ON DEPOSITS*	0.37	0.36	0.34	0.42	0.32	0.13
6) OTHER NON-INTEREST INCOME	0.26	0.20	0.19	0.21	0.25	0.72
7) SALARIES AND BENEFITS	2.17	1.73	1.60	1.51	1.57	1.38
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.50	0.42	0.41	0.40	0.41	0.55
9) LOAN LOSS PROVISION	0.46	0.56	0.71	0.78	1.01	0.84
10) OTHER NON-INTEREST EXPENSE	1.53	1.15	1.06	1.10	1.02	1.01
11) LESS F.T.E. ADJUSTMENT	0.41	0.61	0.73	0.76	0.70	0.65
12) TAX PROVISION	0.25	0.26	0.27	0.16	0.02	-0.17
13) RETURN ON ASSETS--OPERATING INCOME	0.88	1.16	1.18	1.12	0.82	0.38
14) RETURN ON ASSETS--NET INCOME	0.90	1.20	1.21	1.13	0.83	0.40
15) RETURN ON EQUITY--NET INCOME	10.05	12.40	13.66	14.12	11.04	8.19
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	13.58	13.34	13.19	13.01	12.50	11.22
17) BREAK EVEN YIELD	11.61	10.96	10.66	10.69	10.70	10.40
18) YIELD ON INVESTMENT SECURITIES (FTE)	11.32	11.56	11.45	11.64	11.56	11.68
19) YIELD ON LOANS	14.61	14.07	13.90	13.75	13.08	11.65
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.72	0.96	1.10	1.06	1.30	1.62
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.89	1.04	1.27	1.43	1.85	1.83
22) RATE ON TIME AND SAVINGS	8.43	8.45	8.54	8.57	8.69	9.19
23) RATE ON TOTAL INTEREST FUNDS	8.44	8.46	8.55	8.65	8.70	9.29
24) INTEREST EXPENSE % EARNING ASSETS	6.99	6.97	7.10	7.01	7.21	7.77
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	18.01	17.95	16.37	15.92	10.89	-48.31
26) CASH DIVIDEND AS % OF OPERATING INCOME	48.20	36.66	33.57	29.21	33.89	76.11
27) CAPITAL FORMATION RATIO	6.04	7.77	9.16	9.50	6.73	1.56
28) EQUITY CAPITAL AS % OF ASSETS	8.93	9.06	8.53	8.27	7.91	6.13
29) EARNING ASSETS AS % OF ASSETS	86.65	88.16	89.11	89.42	90.72	85.65
30) CASH & DUE (NON-INT.) AS % OF ASSETS	10.06	7.06	6.87	6.33	5.83	10.30
31) NON-INT. INCOME % NON-INT. EXPENSE	17.84	20.68	20.34	23.11	25.73	40.34
32) PERSONNEL EXPENSE PER EMPLOYEE	19348	19526	20688	20936	21890	26354
33) EMPLOYEES PER MILLION ASSETS	1.15	0.90	0.74	0.75	0.70	0.52
34) NON-INTEREST INCOME AS % OF SALARIES	36.08	39.94	39.15	45.82	51.08	92.34
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	28.62	31.93	33.91	32.35	27.99	22.86
36) FED. FUNDS SOLD	10.08	5.50	4.86	4.59	4.71	5.71
37) TOTAL LOANS	60.47	61.39	59.65	62.53	67.58	69.82
38) RESERVE FOR LOAN LOSS	0.49	0.50	0.55	0.59	0.82	0.90
39) REAL ESTATE LOANS--RESIDENTIAL	5.78	6.43	7.11	9.27	8.81	3.19
40) REAL ESTATE LOANS--OTHER	4.74	5.94	7.44	9.19	11.88	9.76
41) COMMERCIAL AND INDUSTRIAL LOANS	10.57	12.92	15.03	18.04	29.68	32.56
42) PERSONAL LOANS	13.16	11.45	10.68	9.79	10.42	6.38
43) AGRIC./ LEASE FIN./ OTHER LOANS	13.76	14.38	12.89	9.20	5.23	16.05
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	18.79	17.23	16.04	16.97	18.02	23.80
45) PUBLIC FUNDS DEMAND DEPOSITS	0.69	0.84	0.62	0.58	0.28	0.78
46) TOTAL DEMAND DEPOSITS*	20.77	18.99	17.31	18.44	18.32	28.23
47) SAVINGS DEPOSITS IPC*	19.26	21.18	23.63	22.80	22.35	9.29
48) TIME DEPOSITS IPC*	50.19	50.61	50.85	47.77	46.42	38.36
49) PUBLIC TIME & SAVINGS DEPOSITS	8.08	7.70	6.77	9.14	9.47	12.44
50) TOTAL TIME & SAVINGS DEPOSITS	81.92	81.43	82.30	80.92	78.51	58.96
51) MEMO: MONEY MARKET CD'S	25.91	23.87	21.17	17.25	12.25	2.04
52) MEMO: TIME DEPOSITS OVER 100M	14.95	14.08	12.25	18.80	24.55	41.72
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	2.01
54) TOTAL DEPOSITS (FGN.& DOM.)	103.14	101.10	100.86	100.44	97.91	90.85
55) BORROWINGS	1.35	0.64	0.75	1.13	2.24	20.59
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00	11.78
57) FREE FUNDS RATIO	16.59	17.73	16.51	16.98	18.81	18.57
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-22.21	-6.13	-8.59	-18.57	-24.73	-33.17
59) NET INCOME--1 YR.	-28.02	-3.14	-6.78	-17.40	-20.16	-33.00
60) AVERAGE ASSETS--1 YR.	8.26	11.09	8.96	9.87	9.95	3.50
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	20.45	39.24	30.34	41.38	10.29	-3.54
62) NET INCOME--5 YRS.	18.18	42.42	42.82	50.98	24.67	-1.58
63) AVERAGE ASSETS--5 YRS.	54.35	66.47	64.95	63.74	70.41	58.82

* DOMESTIC ONLY

Oregon

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1983 OREGON BASED ON 85 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	9.43	10.02	10.70	11.23	11.59
2) INTEREST EXPENSE	6.86	6.44	5.98	5.44	4.84
3) NET INTEREST MARGIN	3.37	4.02	4.65	5.19	5.78
4) TRUST INCOME	0.06	0.17	0.21	0.26	2.47
5) SERVICE CHARGES ON DEPOSITS*	0.23	0.37	0.58	0.81	0.99
6) OTHER NON-INTEREST INCOME	0.13	0.20	0.31	0.42	0.58
7) SALARIES AND BENEFITS	3.04	2.76	2.34	1.99	1.74
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	1.71	1.01	0.82	0.54	0.44
9) LOAN LOSS PROVISION	2.50	1.15	0.51	0.27	0.15
10) OTHER NON-INTEREST EXPENSE	2.23	1.88	1.48	1.21	0.95
11) LESS F.T.E. ADJUSTMENT	0.02	0.18	0.36	0.54	0.79
12) TAX PROVISION	0.55	0.21	0.05	-0.02	-0.54
13) RETURN ON ASSETS--OPERATING INCOME	-2.67	-1.10	0.19	0.70	1.09
14) RETURN ON ASSETS--NET INCOME	-2.64	-1.11	0.28	0.71	1.09
15) RETURN ON EQUITY--NET INCOME	-57.94	-15.62	2.10	9.31	13.71
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.22	11.74	12.56	13.07	13.66
17) BREAK EVEN YIELD	16.14	14.16	11.76	10.69	9.85
18) YIELD ON INVESTMENT SECURITIES (FTE)	8.69	9.67	10.58	11.37	12.27
19) YIELD ON LOANS	12.00	12.75	13.48	14.39	15.06
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	4.33	1.74	0.93	0.41	0.10
21) LOAN LOSS PROVISION % AVERAGE LOANS	4.41	2.13	0.92	0.55	0.27
22) RATE ON TIME AND SAVINGS	9.16	8.66	8.20	7.94	7.50
23) RATE ON TOTAL INTEREST FUNDS	9.09	8.65	8.18	7.88	7.54
24) INTEREST EXPENSE % EARNING ASSETS	8.21	7.44	6.93	6.45	5.85
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-1.31	5.00	19.40	46.34	50.00
26) CASH DIVIDEND AS % OF OPERATING INCOME	-8.45	13.99	29.15	43.23	62.38
27) CAPITAL FORMATION RATIO	-57.94	-15.62	2.04	7.13	10.85
28) EQUITY CAPITAL AS % OF ASSETS	3.91	5.66	7.82	12.04	17.77
Productivity					
29) EARNING ASSETS AS % OF ASSETS	78.54	82.58	85.49	88.54	90.50
30) CASH & DUE (NON-INT.) AS % OF ASSETS	10.95	8.75	6.78	5.54	4.68
31) NON-INT. INCOME % NON-INT. EXPENSE	11.11	15.86	20.04	25.12	30.00
32) PERSONNEL EXPENSE PER EMPLOYEE	24166	21700	19818	17776	16176
33) EMPLOYEES PER MILLION ASSETS	1.57	1.39	1.17	1.01	0.82
34) NON-INTEREST INCOME AS % OF SALARIES	22.85	31.59	41.82	51.97	56.88
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	9.94	15.93	23.07	33.66	42.76
36) FED. FUNDS SOLD	1.28	2.93	6.88	11.75	18.59
37) TOTAL LOANS	47.35	57.64	66.67	74.26	79.78
38) RESERVE FOR LOAN LOSS	0.31	0.43	0.59	0.85	1.37
39) REAL ESTATE LOANS--RESIDENTIAL	0.83	3.42	7.24	11.05	17.11
40) REAL ESTATE LOANS--OTHER	1.57	4.04	7.12	10.96	14.82
41) COMMERCIAL AND INDUSTRIAL LOANS	13.71	19.08	26.97	39.76	53.69
42) PERSONAL LOANS	3.99	7.53	10.69	15.83	18.62
43) AGRIC./ LEASE FIN./ OTHER LOANS	0.70	2.24	5.87	12.58	16.81
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	11.47	14.69	18.22	22.84	25.82
45) PUBLIC FUNDS DEMAND DEPOSITS	0.06	0.26	0.62	1.20	1.99
46) TOTAL DEMAND DEPOSITS*	12.54	15.53	19.33	23.74	28.37
47) SAVINGS DEPOSITS IPC*	23.54	30.77	37.26	46.55	52.94
48) TIME DEPOSITS IPC*	25.60	29.80	33.40	39.80	44.78
49) PUBLIC TIME & SAVINGS DEPOSITS	1.89	4.07	6.80	13.67	21.11
50) TOTAL TIME & SAVINGS DEPOSITS	71.63	77.34	81.90	86.74	89.21
51) MEMO: MONEY MARKET CD'S	4.49	7.35	10.28	13.21	16.90
52) MEMO: TIME DEPOSITS OVER 100M	2.24	4.88	10.44	20.86	28.40
53) FOREIGN DEPOSITS		0.38	1.22	2.06	
54) TOTAL DEPOSITS (FGN.& DOM.)	90.07	96.46	101.96	106.34	114.61
55) BORROWINGS	0.35	0.92	2.13	4.81	9.43
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	7.12	11.19	15.68	20.41	22.65
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	N/A	-52.15	15.70	59.12	136.90
59) NET INCOME--1 YR.	N/A	-50.46	12.15	61.97	146.26
60) AVERAGE ASSETS--1 YR.	-11.37	4.01	15.20	25.36	65.51
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	N/A	N/A	-54.26	10.15	64.70
62) NET INCOME--5 YRS.	N/A	N/A	-46.77	12.17	60.86
63) AVERAGE ASSETS--5 YRS.	-3.73	27.79	46.43	95.33	180.02

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 85 BANKS IN O. GON

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	10.93	10.60	10.93	10.74	10.83	10.27
2) INTEREST EXPENSE	5.34	5.88	6.42	6.12	6.16	5.85
3) NET INTEREST MARGIN	4.16	4.82	4.29	4.62	4.55	4.31
4) TRUST INCOME	0.00	0.00	2.47	0.00	0.17	0.21
5) SERVICE CHARGES ON DEPOSITS*	0.63	0.72	0.39	0.52	0.65	0.49
6) OTHER NON-INTEREST INCOME	0.35	0.25	0.23	0.38	0.23	0.42
7) SALARIES AND BENEFITS	2.95	2.44	1.95	2.25	2.25	2.02
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	1.09	0.88	0.51	0.59	0.70	0.67
9) LOAN LOSS PROVISION	0.44	0.63	0.42	0.30	0.61	0.63
10) OTHER NON-INTEREST EXPENSE	1.89	1.60	1.15	1.32	1.39	1.37
11) LESS F.T.E. ADJUSTMENT	0.16	0.25	0.38	0.46	0.37	0.51
12) TAX PROVISION	-0.27	0.15	0.05	0.03	0.02	0.00
13) RETURN ON ASSETS--OPERATING INCOME	-0.36	0.15	0.77	0.45	0.31	0.37
14) RETURN ON ASSETS--NET INCOME	-0.34	0.19	0.74	0.58	0.32	0.43
15) RETURN ON EQUITY--NET INCOME	-1.45	1.26	10.74	7.59	5.95	6.98
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.60	12.71	12.54	12.06	12.37	11.81
17) BREAK EVEN YIELD	13.46	12.24	10.86	11.39	11.84	10.74
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.54	10.56	10.59	10.59	11.54	11.33
19) YIELD ON LOANS	14.39	13.74	13.56	12.90	12.74	12.42
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.84	1.27	0.84	0.39	1.05	0.91
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.81	1.10	0.38	0.54	1.13	0.99
22) RATE ON TIME AND SAVINGS	8.36	8.19	8.28	8.03	8.17	8.28
23) RATE ON TOTAL INTEREST FUNDS	8.36	8.17	8.28	8.14	8.20	8.22
24) INTEREST EXPENSE % EARNING ASSETS	6.23	6.90	7.23	6.98	6.95	6.74
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	47.17	28.57	7.27	13.63	0.43	11.25
26) CASH DIVIDEND AS % OF OPERATING INCOME	-172.22	21.27	16.39	33.07	50.58	48.38
27) CAPITAL FORMATION RATIO	-3.96	1.26	9.80	5.10	3.75	4.60
28) EQUITY CAPITAL AS % OF ASSETS	16.42	8.19	6.71	7.13	5.28	6.47
Productivity						
29) EARNING ASSETS AS % OF ASSETS	82.90	84.32	88.64	87.97	87.06	85.13
30) CASH & DUE (NON-INT.) AS % OF ASSETS	7.78	7.21	6.44	5.64	5.63	8.20
31) NON-INT. INCOME % NON-INT. EXPENSE	19.08	18.57	19.95	22.55	25.94	32.94
32) PERSONNEL EXPENSE PER EMPLOYEE	19857	20568	20316	18864	18011	20342
33) EMPLOYEES PER MILLION ASSETS	1.50	1.22	1.03	1.12	1.30	1.01
34) NON-INTEREST INCOME AS % OF SALARIES	36.73	41.60	41.18	41.67	48.67	65.64
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	19.34	21.72	34.09	28.25	31.37	22.72
36) FED. FUNDS SOLD	11.99	7.22	8.38	2.02	2.71	4.60
37) TOTAL LOANS	63.73	68.34	57.76	66.26	65.58	70.16
38) RESERVE FOR LOAN LOSS	0.51	0.51	0.56	0.60	0.74	0.82
39) REAL ESTATE LOANS--RESIDENTIAL	4.38	5.27	6.70	10.32	9.75	10.98
40) REAL ESTATE LOANS--OTHER	5.50	6.01	5.19	11.44	12.69	10.70
41) COMMERCIAL AND INDUSTRIAL LOANS	30.59	30.37	24.03	24.02	19.17	25.43
42) PERSONAL LOANS	15.80	10.70	10.02	7.48	15.54	12.87
43) AGRIC./ LEASE FIN./ OTHER LOANS	6.15	5.41	3.16	5.34	10.11	9.64
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	18.17	19.15	17.42	16.75	18.90	20.83
45) PUBLIC FUNDS DEMAND DEPOSITS	0.41	0.62	0.45	0.77	0.52	1.02
46) TOTAL DEMAND DEPOSITS*	18.57	21.10	18.14	17.46	19.49	21.86
47) SAVINGS DEPOSITS IPC*	37.01	37.50	39.49	36.94	37.18	34.55
48) TIME DEPOSITS IPC*	33.22	31.74	36.52	34.91	38.76	31.72
49) PUBLIC TIME & SAVINGS DEPOSITS	5.94	8.91	5.14	6.36	6.78	6.41
50) TOTAL TIME & SAVINGS DEPOSITS	78.65	81.98	84.16	83.08	80.05	73.86
51) MEMO: MONEY MARKET CD'S	8.73	8.32	11.68	13.26	15.12	10.79
52) MEMO: TIME DEPOSITS OVER 100M	20.00	13.26	5.41	8.60	6.04	8.93
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	1.22
54) TOTAL DEPOSITS (FGN.& DOM.)	99.14	103.67	103.26	102.31	101.84	95.36
55) BORROWINGS	0.80	2.74	1.28	1.86	3.05	9.61
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	21.34	14.73	15.06	14.29	14.49	16.81
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-127.27	28.76	30.54	14.26	-3.98	5.34
59) NET INCOME--1 YR.	-123.25	16.19	28.95	26.20	6.05	17.61
60) AVERAGE ASSETS--1 YR.	15.99	17.73	15.40	9.76	3.61	14.22
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	64.70	-154.19	-32.17	-46.40	-63.06	-47.54
62) NET INCOME--5 YRS.	60.86	-145.80	-30.00	-34.10	-62.96	-35.45
63) AVERAGE ASSETS--5 YRS.	147.37	69.69	48.35	28.77	28.40	33.68

* DOMESTIC ONLY

Pennsylvania

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1983 PENNSYLVANIA BASED ON 340 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	9.85	10.33	10.74	11.23	11.64
2) INTEREST EXPENSE	7.16	6.82	6.50	6.01	5.39
3) NET INTEREST MARGIN	3.33	3.81	4.30	4.88	5.49
4) TRUST INCOME	0.03	0.06	0.12	0.20	0.27
5) SERVICE CHARGES ON DEPOSITS*	0.05	0.08	0.13	0.20	0.28
6) OTHER NON-INTEREST INCOME	0.07	0.10	0.15	0.24	0.39
7) SALARIES AND BENEFITS	1.77	1.56	1.35	1.13	0.94
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.65	0.53	0.42	0.31	0.23
9) LOAN LOSS PROVISION	0.49	0.25	0.15	0.07	0.03
10) OTHER NON-INTEREST EXPENSE	1.17	1.01	0.85	0.72	0.64
11) LESS F.T.E. ADJUSTMENT	0.32	0.47	0.67	0.92	1.17
12) TAX PROVISION	0.47	0.27	0.09	0.01	-0.16
13) RETURN ON ASSETS--OPERATING INCOME	0.48	0.78	1.04	1.42	1.81
14) RETURN ON ASSETS--NET INCOME	0.53	0.81	1.03	1.41	1.78
15) RETURN ON EQUITY--NET INCOME	7.21	10.16	12.85	15.10	17.68
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	10.93	11.37	11.91	12.57	13.40
17) BREAK EVEN YIELD	11.25	10.47	9.81	9.25	8.61
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.23	11.02	11.78	12.57	13.48
19) YIELD ON LOANS	10.88	11.31	11.77	12.26	12.79
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.88	0.37	0.20	0.07	0.01
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.99	0.53	0.29	0.15	0.07
22) RATE ON TIME AND SAVINGS	8.92	8.63	8.26	7.90	7.45
23) RATE ON TOTAL INTEREST FUNDS	8.97	8.66	8.29	7.89	7.47
24) INTEREST EXPENSE % EARNING ASSETS	8.19	7.67	7.17	6.69	6.07
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-21.64	1.01	9.04	17.79	25.40
26) CASH DIVIDEND AS % OF OPERATING INCOME	11.99	20.90	29.28	41.92	55.55
27) CAPITAL FORMATION RATIO	3.03	6.44	8.60	11.62	13.92
28) EQUITY CAPITAL AS % OF ASSETS	6.07	7.01	8.20	10.05	11.74
Productivity					
29) EARNING ASSETS AS % OF ASSETS	82.56	88.14	91.09	93.19	93.91
30) CASH & DUE (NON-INT.) AS % OF ASSETS	10.87	7.11	5.17	4.15	3.50
31) NON-INT. INCOME % NON-INT. EXPENSE	7.13	10.03	13.79	18.15	25.13
32) PERSONNEL EXPENSE PER EMPLOYEE	22803	20580	18310	16392	14736
33) EMPLOYEES PER MILLION ASSETS	0.96	0.85	0.71	0.62	0.50
34) NON-INTEREST INCOME AS % OF SALARIES	14.61	20.60	27.67	37.38	50.00
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	26.20	32.92	42.23	48.87	56.87
36) FED. FUNDS SOLD	1.10	2.44	4.35	8.06	33.33
37) TOTAL LOANS	38.51	45.25	52.88	60.79	66.71
38) RESERVE FOR LOAN LOSS	0.31	0.40	0.49	0.60	0.74
39) REAL ESTATE LOANS--RESIDENTIAL	9.21	13.92	18.46	24.19	29.96
40) REAL ESTATE LOANS--OTHER	2.77	4.32	6.04	8.21	11.00
41) COMMERCIAL AND INDUSTRIAL LOANS	2.15	3.97	7.54	12.43	18.39
42) PERSONAL LOANS	4.09	6.54	10.20	14.15	17.72
43) AGRIC./ LEASE FIN./ OTHER LOANS	0.85	3.09	6.98	11.46	15.99
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	8.43	10.12	12.08	14.80	19.52
45) PUBLIC FUNDS DEMAND DEPOSITS	0.19	0.33	0.54	0.97	1.58
46) TOTAL DEMAND DEPOSITS*	8.92	10.62	12.98	15.61	20.32
47) SAVINGS DEPOSITS IPC*	24.12	29.27	36.01	41.74	47.98
48) TIME DEPOSITS IPC*	29.55	38.58	45.50	51.88	59.03
49) PUBLIC TIME & SAVINGS DEPOSITS	0.42	0.96	1.86	4.03	7.27
50) TOTAL TIME & SAVINGS DEPOSITS	73.67	79.70	84.68	88.21	95.80
51) MEMO: MONEY MARKET CD'S	9.69	12.17	15.10	18.46	21.52
52) MEMO: TIME DEPOSITS OVER 100M	1.12	1.90	3.76	6.41	10.49
53) FOREIGN DEPOSITS	0.07	1.32	7.35	17.40	24.60
54) TOTAL DEPOSITS (FGN.& DOM.)	91.07	94.62	97.25	100.75	107.47
55) BORROWINGS	0.35	0.62	1.38	4.08	9.58
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	3.29	10.81	13.73	17.27	22.09
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-33.61	-5.55	12.20	34.38	67.77
59) NET INCOME--1 YR.	-32.70	-4.16	12.76	34.80	74.30
60) AVERAGE ASSETS--1 YR.	3.95	8.48	13.21	18.53	24.86
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-38.13	1.66	33.60	71.13	105.66
62) NET INCOME--5 YRS.	-31.38	5.76	38.20	72.25	104.83
63) AVERAGE ASSETS--5 YRS.	22.10	31.56	44.77	55.71	70.60

* DOMESTIC ONLY

Bank Administration Institute **Pennsylvania**

MEDIANS BY RESOURCE CLASS FOR 340 BANKS IN PENNSYLVANIA

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	10.62	10.75	10.85	10.98	10.66	10.16
2) INTEREST EXPENSE	3.97	6.24	6.47	6.60	6.52	6.52
3) NET INTEREST MARGIN	5.42	4.62	4.57	4.31	4.21	3.70
4) TRUST INCOME	0.01	0.08	0.07	0.06	0.12	0.21
5) SERVICE CHARGES ON DEPOSITS*	0.16	0.11	0.11	0.12	0.14	0.17
6) OTHER NON-INTEREST INCOME	0.23	0.16	0.14	0.13	0.13	0.28
7) SALARIES AND BENEFITS	1.77	1.39	1.20	1.29	1.41	1.50
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.43	0.36	0.36	0.42	0.43	0.51
9) LOAN LOSS PROVISION	0.05	0.09	0.13	0.15	0.13	0.23
10) OTHER NON-INTEREST EXPENSE	1.11	0.90	0.88	0.81	0.80	0.85
11) LESS F.T.E. ADJUSTMENT	0.66	0.51	0.70	0.73	0.73	0.51
12) TAX PROVISION	0.35	0.32	0.14	0.10	0.02	0.02
13) RETURN ON ASSETS--OPERATING INCOME	1.60	1.30	1.19	1.08	0.97	0.77
14) RETURN ON ASSETS--NET INCOME	1.60	1.32	1.19	1.07	0.95	0.80
15) RETURN ON EQUITY--NET INCOME	10.90	12.86	13.16	13.15	12.62	13.12
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.22	11.89	12.23	12.35	11.61	11.37
17) BREAK EVEN YIELD	9.32	9.66	9.79	10.02	9.71	9.90
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.81	12.03	12.09	11.87	11.69	11.47
19) YIELD ON LOANS	12.07	11.57	11.81	11.94	11.74	11.60
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.20	0.09	0.16	0.21	0.18	0.37
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.08	0.20	0.26	0.30	0.27	0.50
22) RATE ON TIME AND SAVINGS	7.53	8.13	8.20	8.37	8.26	8.35
23) RATE ON TOTAL INTEREST FUNDS	7.53	8.13	8.21	8.37	8.34	8.48
24) INTEREST EXPENSE % EARNING ASSETS	5.74	6.82	7.28	7.31	7.04	7.17
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	18.12	19.83	13.55	8.54	1.35	5.93
26) CASH DIVIDEND AS % OF OPERATING INCOME	37.56	22.40	23.16	27.22	34.59	48.18
27) CAPITAL FORMATION RATIO	5.08	10.05	9.63	9.34	7.86	5.60
28) EQUITY CAPITAL AS % OF ASSETS	14.02	10.09	9.13	8.22	7.76	6.03
Productivity						
29) EARNING ASSETS AS % OF ASSETS	87.02	91.62	90.53	90.01	92.22	90.59
30) CASH & DUE (NON-INT.) AS % OF ASSETS	9.13	5.28	5.41	5.53	4.45	5.01
31) NON-INT. INCOME % NON-INT. EXPENSE	12.26	10.70	12.37	13.04	16.22	24.43
32) PERSONNEL EXPENSE PER EMPLOYEE	18800	18500	17687	17576	18336	21166
33) EMPLOYEES PER MILLION ASSETS	0.87	0.69	0.65	0.70	0.74	0.74
34) NON-INTEREST INCOME AS % OF SALARIES	25.21	20.62	24.70	25.50	31.56	48.35
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	42.17	36.97	42.46	42.10	44.40	41.68
36) FED. FUNDS SOLD	9.13	7.47	5.76	3.88	3.33	2.21
37) TOTAL LOANS	42.28	54.20	52.09	55.82	51.57	56.16
38) RESERVE FOR LOAN LOSS	0.44	0.47	0.46	0.48	0.48	0.68
39) REAL ESTATE LOANS--RESIDENTIAL	25.63	26.36	21.72	19.34	15.87	11.73
40) REAL ESTATE LOANS--OTHER	4.23	4.78	6.10	6.84	6.10	6.09
41) COMMERCIAL AND INDUSTRIAL LOANS	2.16	2.90	5.21	7.60	10.51	17.00
42) PERSONAL LOANS	5.77	8.22	8.06	9.38	13.57	12.32
43) AGRIC./ LEASE FIN./ OTHER LOANS	6.19	8.66	7.50	7.96	4.39	5.74
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	18.60	11.61	11.92	10.72	12.16	13.28
45) PUBLIC FUNDS DEMAND DEPOSITS	1.01	0.69	0.59	0.49	0.45	0.56
46) TOTAL DEMAND DEPOSITS*	18.91	12.98	12.89	11.85	12.76	13.83
47) SAVINGS DEPOSITS IPC*	36.46	34.24	38.43	37.15	36.32	29.36
48) TIME DEPOSITS IPC*	39.88	45.90	47.76	46.91	45.29	38.58
49) PUBLIC TIME & SAVINGS DEPOSITS	1.31	1.43	1.71	2.46	1.51	3.04
50) TOTAL TIME & SAVINGS DEPOSITS	75.98	84.33	86.38	86.92	83.97	77.23
51) MEMO: MONEY MARKET CD'S	12.83	15.95	17.22	15.13	14.56	10.73
52) MEMO: TIME DEPOSITS OVER 100M	3.70	2.19	2.58	4.32	3.88	7.64
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	7.35
54) TOTAL DEPOSITS (FGN.& DOM.)	96.67	97.16	99.12	99.40	96.73	92.01
55) BORROWINGS	0.01	0.55	0.73	1.07	1.63	8.63
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	23.99	15.26	13.39	12.04	14.30	13.68
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	6.25	33.71	11.25	18.19	6.39	-0.72
59) NET INCOME--1 YR.	2.85	34.60	10.40	18.33	7.74	2.99
60) AVERAGE ASSETS--1 YR.	7.45	11.72	12.83	13.95	14.59	13.05
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	16.88	20.37	46.66	47.88	33.38	16.42
62) NET INCOME--5 YRS.	24.41	25.92	49.32	48.42	35.72	27.36
63) AVERAGE ASSETS--5 YRS.	25.98	42.80	43.62	47.83	44.92	48.96

* DOMESTIC ONLY

Rhode Island

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1983 RHODE ISLAND BASED ON 15 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	9.10	9.52	10.44	11.17	11.31
2) INTEREST EXPENSE	7.34	6.35	2.89	1.14	0.83
3) NET INTEREST MARGIN	2.92	3.82	6.63	8.94	10.43
4) TRUST INCOME	0.02	0.06	0.26	0.57	0.93
5) SERVICE CHARGES ON DEPOSITS*	0.10	0.14	0.51	1.06	1.18
6) OTHER NON-INTEREST INCOME	0.13	0.23	0.62	0.91	1.16
7) SALARIES AND BENEFITS	4.92	4.29	1.84	1.56	1.14
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	2.16	1.86	0.76	0.59	0.44
9) LOAN LOSS PROVISION	0.78	0.58	0.22	0.12	0.04
10) OTHER NON-INTEREST EXPENSE	5.86	2.17	1.89	1.08	1.08
11) LESS F.T.E. ADJUSTMENT	0.01	0.02	0.28	0.40	0.63
12) TAX PROVISION	1.48	0.80	0.44	-0.16	-0.20
13) RETURN ON ASSETS--OPERATING INCOME	0.29	0.31	0.73	1.37	2.04
14) RETURN ON ASSETS--NET INCOME	0.31	0.40	0.72	1.48	2.05
15) RETURN ON EQUITY--NET INCOME	3.31	5.76	8.97	13.99	22.63
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.21	11.85	12.18	13.08	14.83
17) BREAK EVEN YIELD	13.17	12.25	10.58	9.89	7.60
18) YIELD ON INVESTMENT SECURITIES (FTE)	8.84	9.02	10.67	10.82	12.18
19) YIELD ON LOANS	11.79	12.57	12.93	14.36	16.31
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.12	0.61	0.40	0.15	0.13
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.40	0.98	0.51	0.25	0.11
22) RATE ON TIME AND SAVINGS	9.20	8.39	7.73	5.49	5.28
23) RATE ON TOTAL INTEREST FUNDS	9.22	8.61	7.78	5.64	5.31
24) INTEREST EXPENSE % EARNING ASSETS	8.36	7.84	3.60	1.36	1.09
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-130.50	-19.43	39.03	45.00	51.21
26) CASH DIVIDEND AS % OF OPERATING INCOME	2.77	6.71	26.66	87.19	122.92
27) CAPITAL FORMATION RATIO	2.48	3.31	7.45	10.75	22.63
28) EQUITY CAPITAL AS % OF ASSETS	4.79	5.46	9.36	12.35	20.81
Productivity					
29) EARNING ASSETS AS % OF ASSETS	74.25	79.96	83.60	88.30	90.52
30) CASH & DUE (NON-INT.) AS % OF ASSETS	21.67	17.53	12.62	4.04	2.61
31) NON-INT. INCOME % NON-INT. EXPENSE	11.04	13.52	23.49	32.95	44.81
32) PERSONNEL EXPENSE PER EMPLOYEE	24246	21225	19984	18764	17432
33) EMPLOYEES PER MILLION ASSETS	2.59	2.09	0.87	0.64	0.54
34) NON-INTEREST INCOME AS % OF SALARIES	25.47	31.90	50.80	88.92	116.79
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	11.95	12.30	21.62	31.49	39.88
36) FED. FUNDS SOLD	1.84	3.65	11.59	18.11	24.54
37) TOTAL LOANS	48.22	56.75	64.27	74.57	79.55
38) RESERVE FOR LOAN LOSS	0.43	0.57	0.80	1.30	1.67
39) REAL ESTATE LOANS--RESIDENTIAL	1.09	1.90	10.20	20.85	43.15
40) REAL ESTATE LOANS--OTHER	0.86	3.60	8.25	9.88	38.32
41) COMMERCIAL AND INDUSTRIAL LOANS	9.85	13.81	19.53	27.71	42.43
42) PERSONAL LOANS	3.90	6.19	14.91	26.89	34.26
43) AGRIC./ LEASE FIN./ OTHER LOANS	0.13	0.55	2.88	10.05	15.18
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	11.32	12.26	57.21	75.87	79.89
45) PUBLIC FUNDS DEMAND DEPOSITS	0.43	0.68	2.03	4.51	13.29
46) TOTAL DEMAND DEPOSITS*	11.76	14.24	59.85	83.31	88.17
47) SAVINGS DEPOSITS IPC*	6.93	13.07	22.58	32.59	52.45
48) TIME DEPOSITS IPC*	1.42	9.84	30.86	36.21	52.20
49) PUBLIC TIME & SAVINGS DEPOSITS	0.07	1.31	2.71	6.00	21.51
50) TOTAL TIME & SAVINGS DEPOSITS	20.96	21.88	45.59	76.67	87.02
51) MEMO: MONEY MARKET CD'S	5.70	7.65	8.81	12.32	13.26
52) MEMO: TIME DEPOSITS OVER 100M	1.31	4.15	11.45	17.68	25.00
53) FOREIGN DEPOSITS		0.44	11.38	22.33	
54) TOTAL DEPOSITS (FGN.& DOM.)	88.84	94.57	102.08	105.44	110.70
55) BORROWINGS	0.03	0.10	3.28	13.10	20.00
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	8.44	11.83	44.61	77.65	79.03
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-40.25	-28.99	-8.66	66.12	129.29
59) NET INCOME--1 YR.	-40.25	-26.34	3.30	77.44	119.39
60) AVERAGE ASSETS--1 YR.	3.51	15.84	21.98	35.08	54.09
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-81.08	-45.82	33.70	93.84	N/A
62) NET INCOME--5 YRS.	-74.96	-26.25	41.09	95.34	N/A
63) AVERAGE ASSETS--5 YRS.	12.89	29.87	53.26	113.62	155.27

* DOMESTIC ONLY

Bank Administration Institute

Rhode Island

MEDIANS BY RESOURCE CLASS FOR 15 BANKS IN RHODE ISLAND

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	13.31	10.20	9.95	10.86	10.80	9.30
2) INTEREST EXPENSE	0.40	3.59	2.06	1.11	6.13	6.37
3) NET INTEREST MARGIN	12.91	6.61	7.61	9.74	4.66	2.92
4) TRUST INCOME	0.00	0.00	0.35	0.08	0.48	0.18
5) SERVICE CHARGES ON DEPOSITS*	1.06	0.60	0.78	1.29	0.28	0.10
6) OTHER NON-INTEREST INCOME	0.31	0.79	0.48	0.46	0.23	0.72
7) SALARIES AND BENEFITS	4.92	2.79	3.06	2.09	1.73	1.56
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	1.61	0.62	2.01	1.34	0.78	0.44
9) LOAN LOSS PROVISION	1.49	0.12	0.19	0.22	0.26	0.27
10) OTHER NON-INTEREST EXPENSE	3.68	1.55	2.03	4.34	1.08	1.12
11) LESS F.T.E. ADJUSTMENT	0.00	0.17	0.15	0.02	0.29	0.40
12) TAX PROVISION	1.03	1.00	0.14	1.77	0.13	-0.11
13) RETURN ON ASSETS--OPERATING INCOME	1.52	1.70	0.51	1.75	0.92	0.52
14) RETURN ON ASSETS--NET INCOME	1.52	1.76	0.56	1.81	0.96	0.57
15) RETURN ON EQUITY--NET INCOME	7.34	15.80	6.01	15.75	9.74	12.16
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	15.97	12.79	11.94	13.69	12.11	11.21
17) BREAK EVEN YIELD	12.89	9.04	11.79	9.28	10.56	10.58
18) YIELD ON INVESTMENT SECURITIES (FTE)	8.84	10.99	9.83	9.84	10.82	10.38
19) YIELD ON LOANS	18.53	14.08	13.53	14.80	12.81	11.79
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.14	0.30	0.38	0.67	0.25	0.59
21) LOAN LOSS PROVISION % AVERAGE LOANS	2.58	0.33	0.48	0.38	0.54	0.60
22) RATE ON TIME AND SAVINGS	7.56	6.90	5.95	6.37	7.78	8.41
23) RATE ON TOTAL INTEREST FUNDS	7.56	6.93	6.07	6.39	7.78	8.61
24) INTEREST EXPENSE % EARNING ASSETS	0.48	4.24	2.52	1.40	6.91	7.84
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	40.44	34.96	42.08	48.10	27.40	-19.43
26) CASH DIVIDEND AS % OF OPERATING INCOME	0.00	9.96	2.77	6.71	34.64	87.19
27) CAPITAL FORMATION RATIO	7.34	15.35	6.01	14.92	7.45	2.48
28) EQUITY CAPITAL AS % OF ASSETS	20.81	14.74	9.60	10.69	9.41	4.79
Productivity						
29) EARNING ASSETS AS % OF ASSETS	83.36	79.61	82.08	79.37	88.64	88.30
30) CASH & DUE (NON-INT.) AS % OF ASSETS	17.81	15.34	15.11	15.07	3.24	4.04
31) NON-INT. INCOME % NON-INT. EXPENSE	13.52	25.41	13.91	27.92	25.66	42.05
32) PERSONNEL EXPENSE PER EMPLOYEE	19000	18289	18764	18501	20674	22219
33) EMPLOYEES PER MILLION ASSETS	2.59	1.55	0.98	1.16	0.84	0.64
34) NON-INTEREST INCOME AS % OF SALARIES	28.07	45.84	40.28	88.77	46.43	88.92
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	12.30	40.06	24.32	14.04	19.89	21.62
36) FED. FUNDS SOLD	18.11	11.04	18.31	8.85	9.58	2.85
37) TOTAL LOANS	67.56	49.95	55.99	76.16	64.27	71.29
38) RESERVE FOR LOAN LOSS	2.00	0.78	0.69	1.32	0.46	0.68
39) REAL ESTATE LOANS--RESIDENTIAL	0.00	27.29	1.70	13.04	9.46	12.06
40) REAL ESTATE LOANS--OTHER	0.00	4.46	0.97	8.60	4.79	9.88
41) COMMERCIAL AND INDUSTRIAL LOANS	9.85	11.87	20.78	30.98	19.70	21.10
42) PERSONAL LOANS	59.57	14.73	24.43	7.52	22.41	6.19
43) AGRIC./ LEASE FIN./ OTHER LOANS	0.13	8.23	1.00	17.33	0.71	10.05
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	76.83	42.49	65.82	84.00	11.62	12.26
45) PUBLIC FUNDS DEMAND DEPOSITS	11.27	8.90	1.78	2.04	2.61	1.16
46) TOTAL DEMAND DEPOSITS*	88.17	51.46	67.61	86.06	14.24	13.55
47) SAVINGS DEPOSITS IPC*	6.39	36.70	24.08	14.40	32.59	22.58
48) TIME DEPOSITS IPC*	0.00	32.56	7.47	9.84	32.81	36.21
49) PUBLIC TIME & SAVINGS DEPOSITS	0.00	2.01	4.04	5.07	6.00	1.49
50) TOTAL TIME & SAVINGS DEPOSITS	6.39	53.99	35.59	21.86	74.68	73.53
51) MEMO: MONEY MARKET CD'S	0.00	8.81	7.65	0.00	12.12	8.60
52) MEMO: TIME DEPOSITS OVER 100M	0.00	4.15	8.51	12.68	10.22	15.03
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	11.38
54) TOTAL DEPOSITS (FGN.& DOM.)	94.57	105.46	103.76	107.93	100.61	88.84
55) BORROWINGS	0.00	0.75	2.25	0.29	3.40	18.60
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	93.60	45.62	59.42	77.82	15.13	8.44
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	130.43	44.05	-36.79	28.73	29.80	-8.35
59) NET INCOME--1 YR.	130.43	39.22	-36.79	34.39	30.82	4.82
60) AVERAGE ASSETS--1 YR.	54.09	25.46	24.09	39.44	21.98	3.51
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	N/A	181.27	25.68	80.38	-9.33	-10.21
62) NET INCOME--5 YRS.	N/A	180.91	25.68	86.88	-6.50	-2.07
63) AVERAGE ASSETS--5 YRS.	130.49	74.29	63.10	91.22	32.63	45.23

* DOMESTIC ONLY

South Carolina

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1983 SOUTH CAROLINA BASED ON 76 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance--% of Assets					
1) INTEREST INCOME (FTE)	10.26	10.71	11.12	11.67	12.14
2) INTEREST EXPENSE	6.40	5.97	5.50	4.77	4.49
3) NET INTEREST MARGIN	4.72	5.07	5.62	6.50	7.53
4) TRUST INCOME	0.01	0.04	0.14	0.22	0.53
5) SERVICE CHARGES ON DEPOSITS*	0.16	0.32	0.51	0.68	0.84
6) OTHER NON-INTEREST INCOME	0.11	0.20	0.32	0.53	0.77
7) SALARIES AND BENEFITS	2.97	2.45	2.13	1.93	1.70
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	1.11	0.86	0.66	0.43	0.34
9) LOAN LOSS PROVISION	0.59	0.37	0.21	0.09	0.06
10) OTHER NON-INTEREST EXPENSE	1.58	1.38	1.14	0.89	0.75
11) LESS F.T.E. ADJUSTMENT	0.22	0.49	0.70	1.05	1.35
12) TAX PROVISION	0.89	0.56	0.28	0.09	-0.10
13) RETURN ON ASSETS--OPERATING INCOME	0.54	0.96	1.29	1.81	2.36
14) RETURN ON ASSETS--NET INCOME	0.76	0.96	1.31	1.73	2.36
15) RETURN ON EQUITY--NET INCOME	7.84	10.92	13.46	16.40	18.31
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.93	12.22	12.77	13.28	13.64
17) BREAK EVEN YIELD	11.52	10.98	10.03	9.19	8.64
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.15	11.14	11.90	12.51	13.36
19) YIELD ON LOANS	12.63	13.22	13.80	14.46	15.18
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.21	0.75	0.32	0.17	0.07
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.27	0.89	0.52	0.24	0.16
22) RATE ON TIME AND SAVINGS	8.85	8.57	8.13	7.62	7.42
23) RATE ON TOTAL INTEREST FUNDS	8.88	8.63	8.19	7.79	7.44
24) INTEREST EXPENSE % EARNING ASSETS	7.21	6.76	6.29	5.58	5.11
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-17.28	9.01	18.59	26.45	33.61
26) CASH DIVIDEND AS % OF OPERATING INCOME	8.77	18.06	24.91	34.00	48.43
27) CAPITAL FORMATION RATIO	3.55	7.97	10.43	12.88	16.52
28) EQUITY CAPITAL AS % OF ASSETS	6.39	7.63	10.05	12.21	15.45
Productivity					
29) EARNING ASSETS AS % OF ASSETS	83.97	86.60	88.64	90.27	91.23
30) CASH & DUE (NON-INT.) AS % OF ASSETS	11.44	8.93	7.24	5.86	5.31
31) NON-INT. INCOME % NON-INT. EXPENSE	13.06	17.91	22.47	28.15	32.52
32) PERSONNEL EXPENSE PER EMPLOYEE	22406	20377	17993	16593	15374
33) EMPLOYEES PER MILLION ASSETS	1.63	1.40	1.19	1.04	0.91
34) NON-INTEREST INCOME AS % OF SALARIES	22.66	32.54	42.50	52.86	61.00
Asset/Liability Management--Use of Funds					
35) INVESTMENT SECURITIES	30.64	37.59	44.68	56.41	60.43
36) FED. FUNDS SOLD	2.14	3.87	6.10	9.66	14.29
37) TOTAL LOANS	34.38	39.23	48.32	54.55	61.53
38) RESERVE FOR LOAN LOSS	0.27	0.37	0.50	0.66	0.79
39) REAL ESTATE LOANS--RESIDENTIAL	2.77	4.65	8.02	11.45	13.61
40) REAL ESTATE LOANS--OTHER	2.54	3.95	5.85	8.37	10.91
41) COMMERCIAL AND INDUSTRIAL LOANS	3.55	5.41	9.65	15.15	18.83
42) PERSONAL LOANS	9.15	12.33	15.74	19.76	21.90
43) AGRIC./ LEASE FIN./ OTHER LOANS	2.31	4.03	7.40	9.56	12.15
Asset/Liability Management--Source of Funds					
44) DEMAND DEPOSITS* IPC	14.07	17.04	21.69	26.81	32.40
45) PUBLIC FUNDS DEMAND DEPOSITS	0.19	0.63	1.17	2.36	3.59
46) TOTAL DEMAND DEPOSITS*	16.11	19.08	23.77	29.60	34.20
47) SAVINGS DEPOSITS IPC*	23.63	27.66	33.73	38.32	43.17
48) TIME DEPOSITS IPC*	23.05	26.53	34.87	38.80	47.04
49) PUBLIC TIME & SAVINGS DEPOSITS	1.58	2.34	3.57	7.43	12.52
50) TOTAL TIME & SAVINGS DEPOSITS	62.12	66.63	74.87	79.13	85.49
51) MEMO: MONEY MARKET CD'S	6.73	9.31	12.98	15.39	18.84
52) MEMO: TIME DEPOSITS OVER 100M	1.93	3.19	5.10	9.16	15.73
53) FOREIGN DEPOSITS					
54) TOTAL DEPOSITS (FGN.& DOM.)	90.82	95.86	98.10	100.90	104.63
55) BORROWINGS	0.41	0.87	1.72	4.51	7.67
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	14.14	18.95	23.16	27.98	37.86
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-30.33	-3.64	9.85	28.15	79.01
59) NET INCOME--1 YR.	-25.84	1.56	14.76	36.84	79.01
60) AVERAGE ASSETS--1 YR.	9.31	16.08	18.72	27.35	34.24
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-17.64	13.11	58.03	87.22	171.42
62) NET INCOME--5 YRS.	-10.87	27.39	61.87	95.25	174.10
63) AVERAGE ASSETS--5 YRS.	32.72	44.86	56.83	85.48	109.44

* DOMESTIC ONLY

Bank Administration Institute

South Carolina

MEDIANS BY RESOURCE CLASS FOR 76 BANKS IN SOUTH CAROLINA

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	11.01	11.24	11.24	10.97	10.97	10.26
2) INTEREST EXPENSE	5.41	5.17	5.56	5.82	5.85	5.47
3) NET INTEREST MARGIN	6.81	6.12	5.70	4.96	5.07	5.15
4) TRUST INCOME	9.29	0.00	0.04	0.11	0.06	0.19
5) SERVICE CHARGES ON DEPOSITS*	0.55	0.48	0.47	0.80	0.62	0.61
6) OTHER NON-INTEREST INCOME	0.36	0.25	0.33	0.27	0.28	0.64
7) SALARIES AND BENEFITS	2.52	2.25	1.96	2.11	2.07	2.29
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.53	0.65	0.52	0.74	0.72	0.87
9) LOAN LOSS PROVISION	0.20	0.20	0.22	0.26	0.21	0.19
10) OTHER NON-INTEREST EXPENSE	1.33	1.04	1.15	1.19	1.03	1.48
11) LESS F.T.E. ADJUSTMENT	0.38	0.68	0.80	0.61	0.65	0.82
12) TAX PROVISION	0.39	0.31	0.44	0.09	0.09	0.06
13) RETURN ON ASSETS--OPERATING INCOME	1.25	1.38	1.50	0.86	0.98	0.96
14) RETURN ON ASSETS--NET INCOME	1.27	1.38	1.50	0.93	0.97	0.96
15) RETURN ON EQUITY--NET INCOME	11.44	12.73	15.62	11.83	13.91	14.52
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.88	12.84	12.82	12.78	12.35	12.06
17) BREAK EVEN YIELD	11.07	9.73	9.81	10.26	10.35	9.80
18) YIELD ON INVESTMENT SECURITIES (FTE)	11.48	12.00	12.08	11.97	10.95	12.51
19) YIELD ON LOANS	14.59	13.82	13.78	13.68	13.96	13.21
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.32	0.26	0.26	0.57	0.43	0.25
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.49	0.54	0.52	0.57	0.50	0.43
22) RATE ON TIME AND SAVINGS	7.76	7.93	8.26	8.21	8.36	7.72
23) RATE ON TOTAL INTEREST FUNDS	7.76	7.95	8.30	8.20	8.38	8.19
24) INTEREST EXPENSE % EARNING ASSETS	5.99	5.66	6.32	6.99	6.56	6.60
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	21.91	16.43	22.36	10.27	8.18	6.67
26) CASH DIVIDEND AS % OF OPERATING INCOME	28.10	22.72	22.48	29.17	33.14	30.89
27) CAPITAL FORMATION RATIO	10.09	10.52	11.75	8.73	9.89	10.36
28) EQUITY CAPITAL AS % OF ASSETS	11.30	12.38	10.31	8.49	7.71	6.11
Productivity						
29) EARNING ASSETS AS % OF ASSETS	89.31	88.41	88.96	86.28	88.68	85.04
30) CASH & DUE (NON-INT.) AS % OF ASSETS	7.80	6.73	6.86	6.95	7.43	9.34
31) NON-INT. INCOME % NON-INT. EXPENSE	25.22	18.59	22.50	28.10	22.84	31.84
32) PERSONNEL EXPENSE PER EMPLOYEE	18556	19928	17640	17690	16669	18762
33) EMPLOYEES PER MILLION ASSETS	1.49	1.23	1.06	1.20	1.29	1.24
34) NON-INTEREST INCOME AS % OF SALARIES	44.84	29.85	42.89	51.77	42.61	63.65
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	51.55	53.19	44.93	42.60	42.80	38.53
36) FED. FUNDS SOLD	6.96	5.24	5.41	4.59	5.29	10.21
37) TOTAL LOANS	42.76	40.39	48.35	53.89	51.54	52.00
38) RESERVE FOR LOAN LOSS	0.42	0.48	0.49	0.51	0.53	0.68
39) REAL ESTATE LOANS--RESIDENTIAL	9.44	8.59	7.76	8.37	8.27	4.56
40) REAL ESTATE LOANS--OTHER	4.25	5.03	5.90	6.68	7.83	10.06
41) COMMERCIAL AND INDUSTRIAL LOANS	5.44	6.59	8.82	11.87	14.39	14.69
42) PERSONAL LOANS	16.22	14.59	15.51	13.22	18.29	19.57
43) AGRIC./ LEASE FIN./ OTHER LOANS	6.53	7.46	7.74	7.68	2.45	3.01
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	23.07	20.50	20.85	21.36	23.17	27.31
45) PUBLIC FUNDS DEMAND DEPOSITS	0.34	2.35	0.86	1.84	0.85	2.29
46) TOTAL DEMAND DEPOSITS*	23.95	23.37	21.95	22.65	24.64	29.69
47) SAVINGS DEPOSITS IPC*	28.38	36.14	32.21	36.63	34.87	38.34
48) TIME DEPOSITS IPC*	32.29	30.72	37.73	38.10	35.47	25.88
49) PUBLIC TIME & SAVINGS DEPOSITS	3.77	2.98	4.03	5.43	5.09	2.32
50) TOTAL TIME & SAVINGS DEPOSITS	73.50	74.36	74.87	79.73	75.55	65.94
51) MEMO: MONEY MARKET CD'S	14.27	13.43	13.71	11.10	10.79	8.51
52) MEMO: TIME DEPOSITS OVER 100M	3.60	3.77	5.68	7.01	5.37	6.04
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.00
54) TOTAL DEPOSITS (FGN.& DOM.)	99.12	97.57	97.53	101.16	98.54	95.99
55) BORROWINGS	1.71	0.78	1.34	1.89	4.70	16.93
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	30.11	25.63	23.79	19.26	21.16	18.22
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	14.32	19.29	9.70	9.91	9.72	1.99
59) NET INCOME--1 YR.	16.32	21.09	10.93	13.08	12.03	23.54
60) AVERAGE ASSETS--1 YR.	17.32	17.44	18.87	18.99	19.86	30.87
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	47.22	50.17	70.12	24.78	35.17	35.70
62) NET INCOME--5 YRS.	66.66	58.41	74.20	29.02	57.12	47.35
63) AVERAGE ASSETS--5 YRS.	49.27	39.90	62.29	57.91	61.32	96.44

* DOMESTIC ONLY

South Dakota

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1983 SOUTH DAKOTA BASED ON 153 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	10.80	11.34	11.91	12.47	13.09
2) INTEREST EXPENSE	7.84	7.51	6.98	6.60	6.13
3) NET INTEREST MARGIN	3.75	4.22	4.86	5.54	6.29
4) TRUST INCOME	0.03	0.04	0.05	0.12	0.19
5) SERVICE CHARGES ON DEPOSITS*	0.07	0.10	0.19	0.33	0.46
6) OTHER NON-INTEREST INCOME	0.05	0.09	0.18	0.38	0.59
7) SALARIES AND BENEFITS	2.29	1.94	1.50	1.24	1.05
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.71	0.52	0.37	0.26	0.18
9) LOAN LOSS PROVISION	1.70	0.78	0.36	0.17	0.10
10) OTHER NON-INTEREST EXPENSE	1.36	1.10	0.81	0.64	0.50
11) LESS F.T.E. ADJUSTMENT	0.19	0.37	0.55	0.79	1.12
12) TAX PROVISION	0.88	0.60	0.35	0.12	0.03
13) RETURN ON ASSETS--OPERATING INCOME	0.09	0.73	1.18	1.64	2.02
14) RETURN ON ASSETS--NET INCOME	0.11	0.75	1.22	1.65	2.03
15) RETURN ON EQUITY--NET INCOME	1.60	8.24	12.81	17.10	20.34
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.00	12.40	13.01	13.72	14.44
17) BREAK EVEN YIELD	12.64	11.59	10.73	9.92	9.20
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.82	11.55	12.18	12.98	14.11
19) YIELD ON LOANS	12.42	13.18	13.73	14.62	15.30
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	2.37	1.11	0.46	0.18	0.01
21) LOAN LOSS PROVISION % AVERAGE LOANS	2.72	1.39	0.72	0.39	0.22
22) RATE ON TIME AND SAVINGS	9.81	9.44	9.06	8.58	8.31
23) RATE ON TOTAL INTEREST FUNDS	9.81	9.47	9.04	8.60	8.30
24) INTEREST EXPENSE % EARNING ASSETS	8.71	8.21	7.62	7.22	6.78
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	5.33	10.42	22.40	29.03	42.18
26) CASH DIVIDEND AS % OF OPERATING INCOME	5.45	11.01	23.48	53.68	99.13
27) CAPITAL FORMATION RATIO	-4.00	3.56	8.74	12.80	16.59
28) EQUITY CAPITAL AS % OF ASSETS	6.89	7.87	9.47	10.74	12.67
Productivity					
29) EARNING ASSETS AS % OF ASSETS	87.17	89.33	91.47	93.28	94.71
30) CASH & DUE (NON-INT.) AS % OF ASSETS	8.21	6.13	4.77	3.74	3.27
31) NON-INT. INCOME % NON-INT. EXPENSE	7.51	12.50	16.15	22.64	27.76
32) PERSONNEL EXPENSE PER EMPLOYEE	31000	26000	21666	18916	16102
33) EMPLOYEES PER MILLION ASSETS	1.01	0.83	0.67	0.56	0.46
34) NON-INTEREST INCOME AS % OF SALARIES	12.90	22.08	29.23	43.07	54.62
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	21.40	30.06	38.61	49.53	57.87
36) FED. FUNDS SOLD	1.28	2.70	4.50	7.00	10.24
37) TOTAL LOANS	36.74	43.74	55.30	64.22	72.27
38) RESERVE FOR LOAN LOSS	0.30	0.43	0.57	0.74	1.09
39) REAL ESTATE LOANS--RESIDENTIAL	0.44	1.03	2.36	6.95	10.92
40) REAL ESTATE LOANS--OTHER	0.58	1.41	2.86	5.00	7.62
41) COMMERCIAL AND INDUSTRIAL LOANS	3.01	4.71	7.38	12.31	19.00
42) PERSONAL LOANS	1.96	2.93	4.36	7.27	10.27
43) AGRIC./ LEASE FIN./ OTHER LOANS	12.09	23.10	32.19	43.18	49.97
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	7.69	9.45	11.43	13.68	17.34
45) PUBLIC FUNDS DEMAND DEPOSITS	0.15	0.33	0.52	0.94	1.55
46) TOTAL DEMAND DEPOSITS*	8.09	10.31	12.29	14.40	18.36
47) SAVINGS DEPOSITS IPC*	16.48	19.80	23.21	27.94	30.70
48) TIME DEPOSITS IPC*	42.75	47.02	53.03	58.30	61.23
49) PUBLIC TIME & SAVINGS DEPOSITS	2.85	4.55	6.70	9.83	12.36
50) TOTAL TIME & SAVINGS DEPOSITS	77.11	81.80	84.62	86.74	89.82
51) MEMO: MONEY MARKET CD'S	13.92	16.32	19.57	23.90	28.15
52) MEMO: TIME DEPOSITS OVER 100M	1.31	2.40	4.14	7.50	13.07
53) FOREIGN DEPOSITS					
54) TOTAL DEPOSITS (FGN.& DOM.)	90.97	93.76	96.50	99.47	102.74
55) BORROWINGS	0.18	0.27	0.66	2.53	4.58
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	8.87	11.88	14.83	17.69	21.79
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-54.26	-27.51	4.22	38.15	115.04
59) NET INCOME--1 YR.	-50.00	-22.52	7.12	34.56	117.92
60) AVERAGE ASSETS--1 YR.	3.94	8.33	11.70	16.72	23.90
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-51.27	1.98	62.05	115.15	184.14
62) NET INCOME--5 YRS.	-76.51	6.30	72.34	122.22	210.00
63) AVERAGE ASSETS--5 YRS.	27.04	34.91	47.38	57.10	71.96

* DOMESTIC ONLY

Bank Administration Institute

South Dakota

MEDIANS BY RESOURCE CLASS FOR 153 BANKS IN SOUTH DAKOTA

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	11.88	12.02	11.90	11.20	11.37	11.74
2) INTEREST EXPENSE	6.95	6.82	7.31	7.16	7.17	7.20
3) NET INTEREST MARGIN	5.27	5.09	4.83	4.06	3.92	4.22
4) TRUST INCOME	0.00	0.00	0.02	0.05	0.12	0.19
5) SERVICE CHARGES ON DEPOSITS*	0.19	0.24	0.13	0.22	0.18	0.29
6) OTHER NON-INTEREST INCOME	0.17	0.13	0.25	0.12	0.31	0.38
7) SALARIES AND BENEFITS	2.05	1.61	1.25	1.35	1.41	1.29
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.38	0.40	0.29	0.38	0.44	0.31
9) LOAN LOSS PROVISION	0.32	0.35	0.37	0.32	0.39	1.32
10) OTHER NON-INTEREST EXPENSE	0.92	0.77	0.72	0.75	0.88	1.30
11) LESS F.T.E. ADJUSTMENT	0.43	0.58	0.62	0.64	0.43	0.53
12) TAX PROVISION	0.44	0.34	0.48	0.04	0.17	0.22
13) RETURN ON ASSETS--OPERATING INCOME	1.37	1.30	1.38	0.75	0.71	0.94
14) RETURN ON ASSETS--NET INCOME	1.37	1.29	1.41	0.80	0.71	0.95
15) RETURN ON EQUITY--NET INCOME	12.87	13.16	14.25	11.12	11.87	15.77
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.94	13.17	12.99	12.58	12.65	12.82
17) BREAK EVEN YIELD	10.60	10.72	10.41	10.89	11.04	10.83
18) YIELD ON INVESTMENT SECURITIES (FTE)	12.29	12.35	12.05	11.66	12.03	12.09
19) YIELD ON LOANS	14.05	13.78	13.42	13.26	13.16	13.11
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.43	0.44	0.51	0.43	0.61	1.27
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.51	0.81	0.63	0.63	0.70	1.38
22) RATE ON TIME AND SAVINGS	8.91	8.94	9.21	9.20	8.98	9.08
23) RATE ON TOTAL INTEREST FUNDS	8.86	8.95	9.23	9.27	9.01	9.05
24) INTEREST EXPENSE % EARNING ASSETS	7.48	7.53	7.84	7.93	7.92	8.11
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	23.07	21.41	25.43	10.06	17.79	47.53
26) CASH DIVIDEND AS % OF OPERATING INCOME	13.20	20.38	19.60	32.60	45.08	53.68
27) CAPITAL FORMATION RATIO	8.36	8.74	11.20	9.89	6.64	7.39
28) EQUITY CAPITAL AS % OF ASSETS	10.52	9.90	9.09	7.66	6.75	6.03
Productivity						
29) EARNING ASSETS AS % OF ASSETS	92.17	91.23	91.63	90.92	89.78	91.58
30) CASH & DUE (NON-INT.) AS % OF ASSETS	5.41	4.63	4.72	4.50	5.18	5.17
31) NON-INT. INCOME % NON-INT. EXPENSE	14.23	15.06	17.21	14.94	24.42	29.29
32) PERSONNEL EXPENSE PER EMPLOYEE	22500	23111	20980	20653	20085	19343
33) EMPLOYEES PER MILLION ASSETS	0.86	0.64	0.62	0.69	0.70	0.63
34) NON-INTEREST INCOME AS % OF SALARIES	23.00	29.12	33.72	26.48	50.28	50.59
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	41.93	39.65	41.64	38.82	31.02	29.18
36) FED. FUNDS SOLD	6.14	4.52	3.77	2.85	1.53	1.52
37) TOTAL LOANS	51.07	54.29	55.02	55.65	66.47	73.46
38) RESERVE FOR LOAN LOSS	0.51	0.54	0.57	0.57	0.61	0.99
39) REAL ESTATE LOANS--RESIDENTIAL	1.51	1.99	2.81	5.94	11.88	8.02
40) REAL ESTATE LOANS--OTHER	3.07	2.02	2.95	5.93	4.55	4.92
41) COMMERCIAL AND INDUSTRIAL LOANS	6.02	6.26	7.29	12.71	15.96	21.12
42) PERSONAL LOANS	4.46	3.84	3.72	5.48	9.76	10.36
43) AGRIC./ LEASE FIN./ OTHER LOANS	31.50	34.19	37.00	25.46	20.81	21.01
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	11.83	12.15	9.92	11.70	12.79	11.83
45) PUBLIC FUNDS DEMAND DEPOSITS	0.63	0.48	0.44	0.54	0.59	0.63
46) TOTAL DEMAND DEPOSITS*	12.98	13.00	10.33	11.95	13.14	12.35
47) SAVINGS DEPOSITS IPC*	20.75	22.66	24.27	27.28	29.29	23.22
48) TIME DEPOSITS IPC*	52.25	53.59	53.94	54.99	48.47	48.26
49) PUBLIC TIME & SAVINGS DEPOSITS	7.78	6.93	6.35	4.32	4.78	5.00
50) TOTAL TIME & SAVINGS DEPOSITS	82.75	84.59	85.48	85.19	84.45	77.86
51) MEMO: MONEY MARKET CD'S	20.49	19.85	19.80	19.21	16.64	15.14
52) MEMO: TIME DEPOSITS OVER 100M	4.65	3.89	3.14	4.50	6.86	8.27
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.00
54) TOTAL DEPOSITS (FGN.& DOM.)	95.71	96.82	95.89	98.61	97.94	90.24
55) BORROWINGS	0.36	0.39	0.47	0.55	3.76	10.62
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	17.14	15.11	14.28	14.29	10.85	11.68
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	14.23	2.79	0.25	-9.35	15.16	78.38
59) NET INCOME--1 YR.	16.12	7.31	2.03	-16.55	12.96	55.64
60) AVERAGE ASSETS--1 YR.	11.46	13.23	11.20	12.97	10.37	50.06
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	85.81	70.43	59.00	-2.13	32.28	-30.12
62) NET INCOME--5 YRS.	87.16	88.62	69.11	20.58	34.60	-28.68
63) AVERAGE ASSETS--5 YRS.	47.00	47.98	47.62	38.90	38.09	72.00

* DOMESTIC ONLY

Tennessee

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1983 TENNESSEE BASED ON 346 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	9.95	10.42	10.97	11.49	11.90
2) INTEREST EXPENSE	7.22	6.83	6.45	5.99	5.68
3) NET INTEREST MARGIN	3.47	3.95	4.46	5.01	5.64
4) TRUST INCOME	0.01	0.01	0.04	0.14	0.26
5) SERVICE CHARGES ON DEPOSITS*	0.14	0.23	0.36	0.51	0.71
6) OTHER NON-INTEREST INCOME	0.07	0.12	0.19	0.31	0.56
7) SALARIES AND BENEFITS	2.17	1.82	1.50	1.29	1.13
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.78	0.61	0.47	0.35	0.26
9) LOAN LOSS PROVISION	2.74	1.12	0.48	0.24	0.11
10) OTHER NON-INTEREST EXPENSE	1.71	1.31	1.04	0.79	0.62
11) LESS F.T.E. ADJUSTMENT	0.11	0.22	0.39	0.67	0.93
12) TAX PROVISION	0.68	0.49	0.29	0.07	-0.16
13) RETURN ON ASSETS--OPERATING INCOME	-1.81	0.32	0.88	1.23	1.57
14) RETURN ON ASSETS--NET INCOME	-1.83	0.32	0.89	1.23	1.55
15) RETURN ON EQUITY--NET INCOME	-27.21	5.03	11.78	15.14	17.84
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.23	11.76	12.37	13.03	13.57
17) BREAK EVEN YIELD	15.29	11.85	10.53	9.80	9.13
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.36	10.16	11.01	11.84	12.57
19) YIELD ON LOANS	11.98	12.62	13.28	13.87	14.53
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	5.30	2.01	0.83	0.41	0.19
21) LOAN LOSS PROVISION % AVERAGE LOANS	4.85	1.99	1.01	0.50	0.27
22) RATE ON TIME AND SAVINGS	9.05	8.73	8.42	8.17	7.89
23) RATE ON TOTAL INTEREST FUNDS	9.03	8.72	8.42	8.17	7.95
24) INTEREST EXPENSE % EARNING ASSETS	8.31	7.70	7.23	6.87	6.43
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	1.64	11.89	25.28	32.47	40.13
26) CASH DIVIDEND AS % OF OPERATING INCOME	5.73	14.35	23.80	43.08	79.04
27) CAPITAL FORMATION RATIO	-35.90	1.83	7.98	11.61	14.91
28) EQUITY CAPITAL AS % OF ASSETS	5.21	6.42	7.44	8.80	10.03
Productivity					
29) EARNING ASSETS AS % OF ASSETS	82.18	86.74	89.35	91.01	92.40
30) CASH & DUE (NON-INT.) AS % OF ASSETS	11.97	7.95	6.18	4.95	4.10
31) NON-INT. INCOME % NON-INT. EXPENSE	11.47	15.24	20.30	25.48	31.50
32) PERSONNEL EXPENSE PER EMPLOYEE	21181	19074	17332	15809	14083
33) EMPLOYEES PER MILLION ASSETS	1.30	1.03	0.86	0.74	0.62
34) NON-INTEREST INCOME AS % OF SALARIES	21.63	31.23	40.11	53.33	68.44
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	16.25	24.22	34.59	44.77	54.43
36) FED. FUNDS SOLD	1.60	3.03	5.59	9.51	15.13
37) TOTAL LOANS	37.99	46.98	57.42	67.68	76.05
38) RESERVE FOR LOAN LOSS	0.30	0.42	0.57	0.78	1.15
39) REAL ESTATE LOANS--RESIDENTIAL	4.29	6.74	10.20	14.34	19.83
40) REAL ESTATE LOANS--OTHER	3.15	5.69	8.86	12.61	17.81
41) COMMERCIAL AND INDUSTRIAL LOANS	2.97	6.46	10.30	15.96	23.94
42) PERSONAL LOANS	7.21	9.46	13.66	18.98	24.93
43) AGRIC./ LEASE FIN./ OTHER LOANS	2.23	4.27	8.26	13.41	19.43
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	10.05	12.20	14.57	18.16	23.62
45) PUBLIC FUNDS DEMAND DEPOSITS	0.37	0.70	1.14	1.76	2.80
46) TOTAL DEMAND DEPOSITS*	11.08	13.33	15.89	19.70	25.52
47) SAVINGS DEPOSITS IPC*	14.02	17.15	23.08	30.00	38.92
48) TIME DEPOSITS IPC*	37.25	45.20	53.52	60.99	67.26
49) PUBLIC TIME & SAVINGS DEPOSITS	1.59	2.75	5.01	8.66	13.76
50) TOTAL TIME & SAVINGS DEPOSITS	74.25	80.91	84.44	87.85	92.98
51) MEMO: MONEY MARKET CD'S	11.29	17.21	24.39	32.06	38.67
52) MEMO: TIME DEPOSITS OVER 100M	3.09	5.29	9.24	14.16	23.16
53) FOREIGN DEPOSITS		0.95	1.91	4.18	
54) TOTAL DEPOSITS (FGN.& DOM.)	94.63	97.58	100.39	104.45	109.22
55) BORROWINGS	0.18	0.54	1.83	3.99	9.56
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	5.47	10.51	14.39	17.60	20.61
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	N/A	-27.10	15.06	56.49	153.33
59) NET INCOME--1 YR.	-324.60	-28.26	15.03	59.95	162.33
60) AVERAGE ASSETS--1 YR.	-2.55	7.33	12.82	19.88	30.95
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	N/A	-47.03	36.32	94.26	242.62
62) NET INCOME--5 YRS.	N/A	-41.93	41.76	94.26	252.73
63) AVERAGE ASSETS--5 YRS.	17.97	32.72	47.36	62.88	86.59

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 346 BANKS IN TENNESSEE

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	11.17	11.07	11.04	10.83	10.83	9.44
2) INTEREST EXPENSE	6.70	6.72	6.45	6.42	6.27	5.84
3) NET INTEREST MARGIN	4.41	4.41	4.57	4.57	4.47	3.83
4) TRUST INCOME	0.00	0.01	0.01	0.03	0.05	0.25
5) SERVICE CHARGES ON DEPOSITS*	0.32	0.37	0.35	0.33	0.40	0.38
6) OTHER NON-INTEREST INCOME	0.30	0.21	0.16	0.17	0.16	0.69
7) SALARIES AND BENEFITS	1.98	1.60	1.45	1.41	1.42	1.72
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.51	0.48	0.44	0.40	0.53	0.64
9) LOAN LOSS PROVISION	0.98	0.56	0.46	0.40	0.36	0.31
10) OTHER NON-INTEREST EXPENSE	1.40	1.12	1.05	0.92	1.00	1.16
11) LESS F.T.E. ADJUSTMENT	0.13	0.29	0.41	0.47	0.53	0.57
12) TAX PROVISION	0.15	0.30	0.26	0.36	0.24	0.20
13) RETURN ON ASSETS--OPERATING INCOME	0.30	0.88	0.93	0.99	0.93	0.73
14) RETURN ON ASSETS--NET INCOME	0.37	0.90	0.89	0.96	0.94	0.73
15) RETURN ON EQUITY--NET INCOME	5.48	10.37	11.70	12.88	13.47	12.70
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.82	12.56	12.58	12.31	12.13	11.83
17) BREAK EVEN YIELD	11.77	10.92	10.65	10.12	10.04	9.88
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.99	10.65	11.42	10.76	11.13	11.59
19) YIELD ON LOANS	13.63	13.55	13.26	13.20	12.81	12.32
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.81	0.99	0.87	0.75	0.57	0.39
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.85	1.22	1.14	0.83	0.78	0.64
22) RATE ON TIME AND SAVINGS	8.72	8.55	8.43	8.33	8.20	8.03
23) RATE ON TOTAL INTEREST FUNDS	8.72	8.55	8.42	8.34	8.25	8.38
24) INTEREST EXPENSE % EARNING ASSETS	7.64	7.46	7.27	7.17	6.93	6.99
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	22.46	25.58	25.13	28.78	20.37	22.28
26) CASH DIVIDEND AS % OF OPERATING INCOME	21.33	16.48	20.81	27.18	31.15	48.42
27) CAPITAL FORMATION RATIO	2.93	7.48	8.82	8.38	8.47	6.22
28) EQUITY CAPITAL AS % OF ASSETS	7.22	7.82	7.47	7.65	6.76	6.03
29) EARNING ASSETS AS % OF ASSETS	87.86	88.32	89.69	90.05	90.28	83.71
30) CASH & DUE (NON-INT.) AS % OF ASSETS	7.70	6.42	6.07	5.81	5.75	10.40
31) NON-INT. INCOME % NON-INT. EXPENSE	16.98	20.40	19.74	19.64	22.85	38.20
32) PERSONNEL EXPENSE PER EMPLOYEE	15588	17238	17000	17769	17602	20968
33) EMPLOYEES PER MILLION ASSETS	1.28	0.91	0.83	0.79	0.88	0.82
34) NON-INTEREST INCOME AS % OF SALARIES	40.95	38.42	39.36	38.84	47.27	80.51
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	24.96	30.74	37.51	39.07	36.66	32.60
36) FED. FUNDS SOLD	9.27	4.85	5.75	5.55	4.93	7.55
37) TOTAL LOANS	60.23	60.55	56.44	54.07	57.18	56.15
38) RESERVE FOR LOAN LOSS	0.60	0.51	0.58	0.57	0.64	0.67
39) REAL ESTATE LOANS--RESIDENTIAL	11.53	9.90	11.63	10.16	8.27	5.61
40) REAL ESTATE LOANS--OTHER	6.44	8.82	8.29	9.09	10.57	7.93
41) COMMERCIAL AND INDUSTRIAL LOANS	8.12	9.85	9.15	10.34	15.04	22.61
42) PERSONAL LOANS	13.68	16.02	12.62	13.09	13.82	13.06
43) AGRIC./ LEASE FIN./ OTHER LOANS	12.82	10.76	9.48	6.88	3.93	6.16
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	15.71	14.03	14.44	14.12	15.19	24.48
45) PUBLIC FUNDS DEMAND DEPOSITS	1.15	0.93	1.29	1.14	0.98	1.61
46) TOTAL DEMAND DEPOSITS*	16.99	15.20	15.54	15.65	17.00	26.27
47) SAVINGS DEPOSITS IPC*	21.52	19.53	23.04	26.50	26.94	26.95
48) TIME DEPOSITS IPC*	57.61	57.35	56.26	52.67	46.15	36.02
49) PUBLIC TIME & SAVINGS DEPOSITS	6.87	5.99	4.79	4.04	5.30	4.00
50) TOTAL TIME & SAVINGS DEPOSITS	83.13	85.64	85.08	83.54	81.97	65.51
51) MEMO: MONEY MARKET CD'S	28.48	28.03	25.83	23.79	17.28	11.21
52) MEMO: TIME DEPOSITS OVER 100M	11.61	9.36	7.33	9.43	11.18	12.00
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	1.91
54) TOTAL DEPOSITS (FGN.& DOM.)	102.75	102.30	100.88	99.25	98.48	92.40
55) BORROWINGS	0.69	1.44	0.76	1.96	3.24	16.28
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	14.88	13.75	14.52	14.95	15.49	16.75
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	13.55	33.61	15.47	13.69	8.41	9.83
59) NET INCOME--1 YR.	13.55	28.45	14.13	14.44	11.14	19.01
60) AVERAGE ASSETS--1 YR.	5.65	11.67	13.51	13.81	18.27	19.70
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-54.05	22.23	40.95	48.36	47.75	45.58
62) NET INCOME--5 YRS.	-54.05	19.32	41.84	48.76	45.84	47.15
63) AVERAGE ASSETS--5 YRS.	39.97	43.96	51.32	48.28	47.50	46.14

* DOMESTIC ONLY

Texas

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1983 TEXAS BASED ON 1680 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	8.99	10.18	10.87	11.46	12.04
2) INTEREST EXPENSE	6.89	6.47	5.89	5.18	4.25
3) NET INTEREST MARGIN	3.40	4.21	4.94	5.60	6.31
4) TRUST INCOME	0.01	0.02	0.09	0.20	0.28
5) SERVICE CHARGES ON DEPOSITS*	0.15	0.28	0.48	0.75	1.10
6) OTHER NON-INTEREST INCOME	0.07	0.12	0.20	0.34	0.61
7) SALARIES AND BENEFITS	2.42	2.00	1.63	1.33	1.10
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	1.05	0.72	0.49	0.33	0.24
9) LOAN LOSS PROVISION	1.46	0.71	0.36	0.18	0.08
10) OTHER NON-INTEREST EXPENSE	1.83	1.48	1.14	0.88	0.68
11) LESS F.T.E. ADJUSTMENT	0.20	0.41	0.67	0.95	1.25
12) TAX PROVISION	0.79	0.48	0.24	0.04	-0.26
13) RETURN ON ASSETS--OPERATING INCOME	-0.48	0.53	1.12	1.53	1.91
14) RETURN ON ASSETS--NET INCOME	-0.44	0.56	1.14	1.54	1.92
15) RETURN ON EQUITY--NET INCOME	-4.84	6.64	13.73	18.03	22.27
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	10.84	12.00	12.76	13.61	14.44
17) BREAK EVEN YIELD	13.03	11.51	10.38	9.53	8.69
18) YIELD ON INVESTMENT SECURITIES (FTE)	8.66	10.53	11.80	12.97	14.21
19) YIELD ON LOANS	11.16	12.25	12.96	13.69	14.53
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	2.23	1.16	0.52	0.19	0.05
21) LOAN LOSS PROVISION % AVERAGE LOANS	2.69	1.35	0.70	0.39	0.18
22) RATE ON TIME AND SAVINGS	9.24	8.89	8.46	8.02	7.16
23) RATE ON TOTAL INTEREST FUNDS	9.26	8.92	8.47	8.03	7.16
24) INTEREST EXPENSE % EARNING ASSETS	8.21	7.56	6.91	6.18	5.30
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-0.70	8.10	19.25	30.60	42.60
26) CASH DIVIDEND AS % OF OPERATING INCOME	6.97	15.97	36.18	67.97	110.84
27) CAPITAL FORMATION RATIO	-8.83	0.99	8.10	13.33	17.09
28) EQUITY CAPITAL AS % OF ASSETS	6.23	7.06	8.32	10.10	12.86
Productivity					
29) EARNING ASSETS AS % OF ASSETS	74.97	80.87	85.51	88.82	91.03
30) CASH & DUE (NON-INT.) AS % OF ASSETS	19.84	14.11	9.74	7.03	5.17
31) NON-INT. INCOME % NON-INT. EXPENSE	12.35	18.11	24.19	30.31	37.53
32) PERSONNEL EXPENSE PER EMPLOYEE	25923	23089	20448	18000	15916
33) EMPLOYEES PER MILLION ASSETS	1.24	1.00	0.80	0.64	0.51
34) NON-INTEREST INCOME AS % OF SALARIES	24.69	36.29	48.58	62.62	79.46
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	13.30	19.28	27.57	39.04	50.02
36) FED. FUNDS SOLD	1.68	3.67	7.39	12.99	21.89
37) TOTAL LOANS	39.91	50.41	62.26	73.27	79.88
38) RESERVE FOR LOAN LOSS	0.27	0.40	0.58	0.77	1.00
39) REAL ESTATE LOANS--RESIDENTIAL	1.17	2.70	5.37	8.64	12.85
40) REAL ESTATE LOANS--OTHER	2.26	4.74	8.95	15.08	21.12
41) COMMERCIAL AND INDUSTRIAL LOANS	7.36	12.51	20.17	28.82	36.38
42) PERSONAL LOANS	5.10	8.05	11.91	17.02	23.43
43) AGRIC./ LEASE FIN./ OTHER LOANS	2.19	4.75	8.19	13.60	20.49
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	14.32	17.55	21.60	27.49	34.92
45) PUBLIC FUNDS DEMAND DEPOSITS	0.10	0.25	0.87	1.94	3.39
46) TOTAL DEMAND DEPOSITS*	15.71	19.04	23.16	29.19	36.20
47) SAVINGS DEPOSITS IPC*	15.23	19.95	25.97	32.64	40.22
48) TIME DEPOSITS IPC*	31.55	37.13	43.94	51.61	59.25
49) PUBLIC TIME & SAVINGS DEPOSITS	1.51	3.22	6.39	11.17	18.25
50) TOTAL TIME & SAVINGS DEPOSITS	67.57	73.52	79.77	85.83	92.14
51) MEMO: MONEY MARKET CD'S	5.84	8.63	12.45	17.67	22.94
52) MEMO: TIME DEPOSITS OVER 100M	7.12	12.63	20.00	29.90	40.31
53) FOREIGN DEPOSITS	2.90	5.54	13.55	22.63	24.68
54) TOTAL DEPOSITS (FGN.& DOM.)	95.55	98.97	103.67	109.69	117.67
55) BORROWINGS	0.22	0.57	1.52	4.05	8.59
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	2.20
57) FREE FUNDS RATIO	6.19	12.75	17.95	23.42	27.81
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-75.36	-28.92	-3.99	21.62	80.16
59) NET INCOME--1 YR.	-72.29	-26.43	-1.33	23.92	82.03
60) AVERAGE ASSETS--1 YR.	0.36	8.36	17.01	29.63	50.81
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-70.34	1.90	56.96	124.68	233.51
62) NET INCOME--5 YRS.	-71.02	5.99	59.22	131.56	249.44
63) AVERAGE ASSETS--5 YRS.	33.15	51.13	72.86	103.04	152.39

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 1680 BANKS IN TEXAS

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	10.14	11.00	11.00	10.96	10.71	9.71
2) INTEREST EXPENSE	5.13	5.84	5.88	5.89	5.98	6.20
3) NET INTEREST MARGIN	4.66	5.02	5.03	5.07	4.66	3.35
4) TRUST INCOME	0.00	0.02	0.02	0.03	0.12	0.22
5) SERVICE CHARGES ON DEPOSITS*	0.44	0.49	0.54	0.52	0.41	0.13
6) OTHER NON-INTEREST INCOME	0.17	0.20	0.20	0.20	0.19	0.32
7) SALARIES AND BENEFITS	2.07	1.77	1.63	1.56	1.44	1.10
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.71	0.56	0.53	0.46	0.40	0.37
9) LOAN LOSS PROVISION	0.33	0.37	0.35	0.38	0.34	0.72
10) OTHER NON-INTEREST EXPENSE	1.48	1.28	1.15	1.07	0.95	0.93
11) LESS F.T.E. ADJUSTMENT	0.28	0.63	0.69	0.70	0.72	0.55
12) TAX PROVISION	0.18	0.26	0.26	0.24	0.20	-0.03
13) RETURN ON ASSETS--OPERATING INCOME	0.65	0.98	1.19	1.28	1.23	0.68
14) RETURN ON ASSETS--NET INCOME	0.63	1.00	1.19	1.28	1.23	0.70
15) RETURN ON EQUITY--NET INCOME	6.21	10.38	14.12	15.53	16.85	11.95
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.45	13.14	13.04	12.74	12.17	11.35
17) BREAK EVEN YIELD	11.15	10.91	10.48	10.13	9.78	9.93
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.88	11.58	11.95	11.88	12.06	11.73
19) YIELD ON LOANS	13.03	13.40	13.16	12.91	12.40	11.43
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.48	0.51	0.49	0.54	0.50	1.01
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.61	0.72	0.67	0.72	0.62	1.19
22) RATE ON TIME AND SAVINGS	8.16	8.45	8.46	8.47	8.49	8.52
23) RATE ON TOTAL INTEREST FUNDS	8.16	8.45	8.48	8.49	8.50	8.80
24) INTEREST EXPENSE % EARNING ASSETS	6.34	6.99	7.02	6.89	6.83	7.32
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	18.88	22.34	20.13	18.27	17.28	15.51
26) CASH DIVIDEND AS % OF OPERATING INCOME	31.74	26.94	34.53	36.55	43.21	42.45
27) CAPITAL FORMATION RATIO	3.94	7.34	8.84	9.99	9.07	6.41
28) EQUITY CAPITAL AS % OF ASSETS	11.47	9.47	8.37	8.00	6.96	5.54
Productivity						
29) EARNING ASSETS AS % OF ASSETS	81.12	84.18	84.78	86.43	87.87	85.58
30) CASH & DUE (NON-INT.) AS % OF ASSETS	12.78	10.65	10.40	9.12	7.77	9.46
31) NON-INT. INCOME % NON-INT. EXPENSE	16.44	22.22	24.47	25.51	26.01	30.97
32) PERSONNEL EXPENSE PER EMPLOYEE	18000	19320	20160	21060	21845	26000
33) EMPLOYEES PER MILLION ASSETS	1.21	0.92	0.82	0.74	0.65	0.47
34) NON-INTEREST INCOME AS % OF SALARIES	33.79	45.06	50.33	50.71	51.34	67.52
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	24.49	26.65	29.68	28.51	26.96	23.41
36) FED. FUNDS SOLD	11.92	8.45	6.99	6.80	5.30	4.80
37) TOTAL LOANS	61.12	62.77	61.05	60.94	64.31	70.96
38) RESERVE FOR LOAN LOSS	0.40	0.49	0.54	0.63	0.70	0.93
39) REAL ESTATE LOANS--RESIDENTIAL	4.93	5.04	6.05	5.68	4.85	2.40
40) REAL ESTATE LOANS--OTHER	5.47	6.78	8.27	9.87	13.55	14.08
41) COMMERCIAL AND INDUSTRIAL LOANS	14.24	16.95	19.83	20.85	26.47	32.82
42) PERSONAL LOANS	13.99	13.50	11.83	10.60	11.67	5.90
43) AGRIC./ LEASE FIN./ OTHER LOANS	13.28	10.15	8.71	7.30	3.41	6.90
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	21.55	20.53	21.36	22.34	22.12	23.23
45) PUBLIC FUNDS DEMAND DEPOSITS	1.35	0.89	0.96	0.77	0.65	0.53
46) TOTAL DEMAND DEPOSITS*	23.18	21.96	23.22	23.92	23.70	23.73
47) SAVINGS DEPOSITS IPC*	26.79	27.12	26.74	27.34	22.13	14.46
48) TIME DEPOSITS IPC*	45.51	46.54	44.20	42.53	42.90	35.75
49) PUBLIC TIME & SAVINGS DEPOSITS	5.13	5.77	6.50	6.37	7.76	6.40
50) TOTAL TIME & SAVINGS DEPOSITS	79.92	82.16	81.11	78.52	76.53	58.19
51) MEMO: MONEY MARKET CD'S	18.79	15.52	13.19	11.68	9.59	3.97
52) MEMO: TIME DEPOSITS OVER 100M	18.21	17.03	18.90	18.42	26.68	34.03
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	5.54	14.69
54) TOTAL DEPOSITS (FGN.& DOM.)	104.05	105.02	104.81	103.08	100.39	92.48
55) BORROWINGS	0.94	0.83	1.18	1.44	2.79	15.93
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00	8.63
57) FREE FUNDS RATIO	19.73	16.65	17.43	18.97	19.66	16.02
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-16.20	-4.54	-1.81	-3.86	-0.45	-9.37
59) NET INCOME--1 YR.	-18.11	-2.60	-1.68	-1.10	4.55	-4.73
60) AVERAGE ASSETS--1 YR.	8.47	16.73	18.09	17.66	17.28	16.99
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	25.35	42.19	61.69	58.69	65.11	32.98
62) NET INCOME--5 YRS.	30.87	48.21	63.67	64.31	66.38	36.30
63) AVERAGE ASSETS--5 YRS.	61.19	72.09	74.65	75.32	72.00	68.10

* DOMESTIC ONLY

Utah

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1983 UTAH BASED ON 61 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	10.16	10.69	11.20	11.86	12.81
2) INTEREST EXPENSE	6.56	6.14	5.71	4.98	4.31
3) NET INTEREST MARGIN	4.26	4.93	5.65	6.43	7.37
4) TRUST INCOME	0.05	0.09	0.11	0.20	0.32
5) SERVICE CHARGES ON DEPOSITS*	0.21	0.44	0.78	1.16	1.66
6) OTHER NON-INTEREST INCOME	0.11	0.19	0.32	0.65	1.84
7) SALARIES AND BENEFITS	3.54	2.85	2.40	1.99	1.76
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	1.82	1.40	0.80	0.50	0.27
9) LOAN LOSS PROVISION	1.28	0.92	0.56	0.31	0.18
10) OTHER NON-INTEREST EXPENSE	3.18	2.42	1.64	1.34	0.97
11) LESS F.T.E. ADJUSTMENT	0.10	0.19	0.42	0.63	1.11
12) TAX PROVISION	1.18	0.69	0.30	0.15	0.01
13) RETURN ON ASSETS--OPERATING INCOME	-1.74	0.20	0.83	1.19	2.00
14) RETURN ON ASSETS--NET INCOME	-1.74	0.30	0.81	1.17	2.00
15) RETURN ON EQUITY--NET INCOME	-15.21	3.34	8.53	14.53	21.06
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.10	12.78	13.87	14.52	15.75
17) BREAK EVEN YIELD	16.33	14.02	11.91	10.74	9.44
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.49	10.74	12.12	13.94	16.86
19) YIELD ON LOANS	12.78	13.51	14.48	15.07	15.90
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	2.65	1.24	0.57	0.31	0.08
21) LOAN LOSS PROVISION % AVERAGE LOANS	2.65	1.40	0.91	0.47	0.27
22) RATE ON TIME AND SAVINGS	9.15	8.52	8.12	7.75	7.52
23) RATE ON TOTAL INTEREST FUNDS	9.28	8.48	8.17	7.76	7.49
24) INTEREST EXPENSE % EARNING ASSETS	8.38	7.28	6.73	6.14	5.23
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	1.34	14.38	23.85	35.26	46.68
26) CASH DIVIDEND AS % OF OPERATING INCOME	9.01	16.56	33.26	42.74	80.07
27) CAPITAL FORMATION RATIO	-19.63	0.47	6.81	10.80	14.89
28) EQUITY CAPITAL AS % OF ASSETS	5.76	6.66	8.13	10.87	13.76
Productivity					
29) EARNING ASSETS AS % OF ASSETS	71.72	77.68	84.58	87.09	90.77
30) CASH & DUE (NON-INT.) AS % OF ASSETS	17.83	12.58	9.59	6.31	5.00
31) NON-INT. INCOME % NON-INT. EXPENSE	16.16	21.37	25.77	30.97	44.09
32) PERSONNEL EXPENSE PER EMPLOYEE	27428	21818	18805	16569	15294
33) EMPLOYEES PER MILLION ASSETS	2.09	1.57	1.23	0.98	0.70
34) NON-INTEREST INCOME AS % OF SALARIES	31.04	44.40	53.32	73.48	94.39
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	1.63	3.56	18.08	25.38	33.28
36) FED. FUNDS SOLD	2.26	4.36	8.84	12.41	22.54
37) TOTAL LOANS	54.73	65.20	74.85	85.46	90.56
38) RESERVE FOR LOAN LOSS	0.35	0.54	0.66	0.83	0.95
39) REAL ESTATE LOANS--RESIDENTIAL	4.26	8.32	14.30	22.27	29.92
40) REAL ESTATE LOANS--OTHER	1.53	2.95	9.11	19.42	30.40
41) COMMERCIAL AND INDUSTRIAL LOANS	6.06	12.97	19.70	31.20	40.16
42) PERSONAL LOANS	6.65	8.63	13.23	16.94	22.07
43) AGRIC./ LEASE FIN./ OTHER LOANS	2.41	4.87	9.16	16.09	27.81
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	15.88	18.22	23.07	31.58	39.14
45) PUBLIC FUNDS DEMAND DEPOSITS	0.07	0.20	0.82	1.71	4.22
46) TOTAL DEMAND DEPOSITS*	17.12	19.62	23.31	32.87	40.43
47) SAVINGS DEPOSITS IPC*	21.68	25.32	31.50	36.76	42.99
48) TIME DEPOSITS IPC*	28.66	31.40	37.10	42.32	46.77
49) PUBLIC TIME & SAVINGS DEPOSITS	2.69	4.76	9.16	13.01	16.86
50) TOTAL TIME & SAVINGS DEPOSITS	61.42	71.73	78.09	86.19	95.01
51) MEMO: MONEY MARKET CD'S	4.07	6.61	11.02	15.55	20.05
52) MEMO: TIME DEPOSITS OVER 100M	3.65	8.05	14.56	29.37	38.81
53) FOREIGN DEPOSITS			8.14		
54) TOTAL DEPOSITS (FGN.& DOM.)	92.30	97.90	105.19	111.93	120.33
55) BORROWINGS	0.48	1.23	3.45	6.94	10.26
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	4.34	12.10	17.76	23.38	32.89
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-64.78	-31.57	19.28	64.86	126.66
59) NET INCOME--1 YR.	-64.78	-31.57	12.67	64.70	150.00
60) AVERAGE ASSETS--1 YR.	-4.40	5.80	15.71	24.19	41.27
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-105.57	-50.54	17.37	69.63	115.81
62) NET INCOME--5 YRS.	-105.39	-50.00	16.42	72.22	143.68
63) AVERAGE ASSETS--5 YRS.	11.45	24.94	43.61	89.77	158.10

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 61 BANKS IN UTAH

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	10.94	11.40	11.69	11.39	10.69	10.16
2) INTEREST EXPENSE	5.17	5.58	5.71	5.71	6.00	5.88
3) NET INTEREST MARGIN	5.34	6.01	5.74	5.48	4.76	4.26
4) TRUST INCOME	0.00	0.12	0.00	0.05	0.13	0.10
5) SERVICE CHARGES ON DEPOSITS*	1.35	0.88	0.75	0.74	0.44	0.45
6) OTHER NON-INTEREST INCOME	0.27	0.24	0.28	0.42	0.56	0.49
7) SALARIES AND BENEFITS	2.89	2.55	2.24	2.47	2.06	1.88
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	1.41	0.98	0.75	0.68	0.58	0.56
9) LOAN LOSS PROVISION	0.77	0.65	0.37	0.53	0.20	0.40
10) OTHER NON-INTEREST EXPENSE	2.15	1.97	1.54	1.44	1.48	1.28
11) LESS F.T.E. ADJUSTMENT	0.13	0.43	0.47	0.55	0.39	0.49
12) TAX PROVISION	0.42	0.21	0.41	0.30	0.40	0.16
13) RETURN ON ASSETS--OPERATING INCOME	-0.47	0.84	1.09	0.97	0.88	0.81
14) RETURN ON ASSETS--NET INCOME	-0.47	0.83	1.09	0.96	0.88	0.81
15) RETURN ON EQUITY--NET INCOME	-5.52	6.10	10.85	11.25	14.17	13.31
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	14.52	14.11	14.05	13.10	12.39	11.61
17) BREAK EVEN YIELD	16.25	12.29	11.91	10.98	10.17	10.20
18) YIELD ON INVESTMENT SECURITIES (FTE)	11.42	13.00	12.56	11.60	10.63	12.20
19) YIELD ON LOANS	15.28	14.53	14.48	14.15	14.33	12.71
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	2.06	0.55	0.42	0.83	0.56	0.49
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.35	0.98	0.52	1.07	0.59	0.77
22) RATE ON TIME AND SAVINGS	8.21	8.30	8.06	8.04	7.89	8.17
23) RATE ON TOTAL INTEREST FUNDS	8.17	8.22	8.07	8.06	8.28	8.21
24) INTEREST EXPENSE % EARNING ASSETS	7.48	6.63	6.81	6.67	6.76	6.98
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	20.51	22.31	25.58	30.82	28.92	14.45
26) CASH DIVIDEND AS % OF OPERATING INCOME	48.38	36.19	25.49	20.53	28.37	40.63
27) CAPITAL FORMATION RATIO	-5.52	8.10	8.71	7.35	8.35	7.90
28) EQUITY CAPITAL AS % OF ASSETS	8.47	8.95	7.74	8.65	6.75	6.11
29) EARNING ASSETS AS % OF ASSETS	72.93	84.72	84.30	85.97	86.01	85.45
30) CASH & DUE (NON-INT.) AS % OF ASSETS	13.55	9.33	7.82	5.68	7.95	10.13
31) NON-INT. INCOME % NON-INT. EXPENSE	27.89	25.24	22.02	24.43	31.57	30.91
32) PERSONNEL EXPENSE PER EMPLOYEE	16928	19076	18481	21187	19461	19315
33) EMPLOYEES PER MILLION ASSETS	1.55	1.31	1.25	1.17	0.88	0.97
34) NON-INTEREST INCOME AS % OF SALARIES	64.53	54.17	46.23	46.78	66.29	70.87
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	4.11	10.41	18.08	25.41	24.61	27.98
36) FED. FUNDS SOLD	10.24	11.11	5.24	7.43	10.46	6.66
37) TOTAL LOANS	82.13	76.19	78.04	61.02	66.30	65.06
38) RESERVE FOR LOAN LOSS	0.64	0.66	0.63	0.76	0.61	0.68
39) REAL ESTATE LOANS--RESIDENTIAL	10.27	16.44	15.38	15.70	14.00	13.18
40) REAL ESTATE LOANS--OTHER	2.21	9.93	9.00	8.62	14.47	13.87
41) COMMERCIAL AND INDUSTRIAL LOANS	24.98	15.77	17.79	27.27	17.88	20.76
42) PERSONAL LOANS	15.58	13.06	13.74	9.67	10.63	12.55
43) AGRIC./ LEASE FIN./ OTHER LOANS	13.89	9.89	11.67	6.28	0.69	3.36
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	26.03	23.19	20.31	18.10	20.75	22.38
45) PUBLIC FUNDS DEMAND DEPOSITS	0.93	0.96	0.74	0.44	0.79	1.08
46) TOTAL DEMAND DEPOSITS*	30.08	23.31	22.86	19.85	22.03	23.47
47) SAVINGS DEPOSITS IPC*	29.61	32.35	31.50	38.08	28.73	25.68
48) TIME DEPOSITS IPC*	36.94	37.12	36.61	40.15	33.58	37.10
49) PUBLIC TIME & SAVINGS DEPOSITS	10.67	9.45	10.89	2.17	7.16	7.28
50) TOTAL TIME & SAVINGS DEPOSITS	91.50	77.34	80.59	81.19	73.64	70.67
51) MEMO: MONEY MARKET CD'S	11.73	7.31	15.54	13.15	8.03	9.12
52) MEMO: TIME DEPOSITS OVER 100M	11.67	21.85	14.04	7.24	18.67	21.62
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	8.14
54) TOTAL DEPOSITS (FGN.& DOM.)	116.97	105.72	104.56	102.79	95.96	94.34
55) BORROWINGS	4.88	2.19	2.14	2.10	9.05	10.52
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	7.29	19.24	18.21	17.09	19.75	16.65
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	7.12	14.46	19.28	30.66	72.52	2.44
59) NET INCOME--1 YR.	2.06	7.82	20.32	20.29	72.00	7.84
60) AVERAGE ASSETS--1 YR.	7.54	16.07	19.61	18.41	7.23	17.94
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-50.54	14.60	13.29	8.73	22.73	31.23
62) NET INCOME--5 YRS.	5.56	14.60	13.29	10.79	19.95	31.20
63) AVERAGE ASSETS--5 YRS.	33.32	53.01	54.57	63.94	22.28	43.29

* DOMESTIC ONLY

Vermont

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1983 VERMONT BASED ON 27 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	10.32	10.75	11.14	11.83	12.25
2) INTEREST EXPENSE	7.34	6.57	6.21	6.04	5.55
3) NET INTEREST MARGIN	3.99	4.57	4.80	5.29	5.66
4) TRUST INCOME	0.01	0.04	0.14	0.27	0.40
5) SERVICE CHARGES ON DEPOSITS*	0.12	0.17	0.29	0.33	0.38
6) OTHER NON-INTEREST INCOME	0.11	0.16	0.25	0.40	0.56
7) SALARIES AND BENEFITS	2.16	1.98	1.82	1.61	1.30
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.85	0.68	0.55	0.39	0.36
9) LOAN LOSS PROVISION	0.50	0.37	0.24	0.14	0.06
10) OTHER NON-INTEREST EXPENSE	1.50	1.25	1.12	1.01	0.78
11) LESS F.T.E. ADJUSTMENT	0.18	0.45	0.57	0.75	0.83
12) TAX PROVISION	0.60	0.34	0.18	0.01	-0.14
13) RETURN ON ASSETS--OPERATING INCOME	0.77	1.00	1.14	1.29	1.47
14) RETURN ON ASSETS--NET INCOME	0.77	0.98	1.14	1.30	1.50
15) RETURN ON EQUITY--NET INCOME	10.91	12.54	15.73	16.99	20.70
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.61	12.11	12.69	13.32	13.76
17) BREAK EVEN YIELD	12.26	11.24	10.39	9.88	9.11
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.00	9.88	10.99	12.67	14.06
19) YIELD ON LOANS	12.11	12.39	12.85	13.17	13.84
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.65	0.45	0.30	0.16	0.06
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.84	0.52	0.38	0.23	0.10
22) RATE ON TIME AND SAVINGS	9.00	8.54	8.05	7.88	7.71
23) RATE ON TOTAL INTEREST FUNDS	9.06	8.59	8.12	7.96	7.71
24) INTEREST EXPENSE % EARNING ASSETS	8.54	7.78	6.95	6.63	6.33
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-15.85	3.89	15.22	22.30	29.62
26) CASH DIVIDEND AS % OF OPERATING INCOME	17.11	24.60	30.86	48.62	81.81
27) CAPITAL FORMATION RATIO	5.21	7.06	10.91	12.14	14.64
28) EQUITY CAPITAL AS % OF ASSETS	5.48	6.22	7.56	8.32	10.29
Productivity					
29) EARNING ASSETS AS % OF ASSETS	84.67	87.38	91.27	91.97	93.74
30) CASH & DUE (NON-INT.) AS % OF ASSETS	12.51	6.92	4.80	4.03	3.61
31) NON-INT. INCOME % NON-INT. EXPENSE	9.71	15.57	18.27	23.03	27.91
32) PERSONNEL EXPENSE PER EMPLOYEE	21133	19813	18028	16120	15421
33) EMPLOYEES PER MILLION ASSETS	1.22	1.09	0.93	0.88	0.83
34) NON-INTEREST INCOME AS % OF SALARIES	20.96	28.07	35.62	45.48	52.44
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	9.27	17.45	20.65	26.60	36.21
36) FED. FUNDS SOLD	1.47	1.84	4.78	8.76	14.42
37) TOTAL LOANS	49.40	62.52	72.27	78.84	82.72
38) RESERVE FOR LOAN LOSS	0.33	0.48	0.58	0.72	0.80
39) REAL ESTATE LOANS--RESIDENTIAL	18.76	21.32	26.81	30.74	34.81
40) REAL ESTATE LOANS--OTHER	3.56	8.70	11.41	14.58	18.73
41) COMMERCIAL AND INDUSTRIAL LOANS	6.54	7.48	13.82	19.81	22.91
42) PERSONAL LOANS	5.53	7.18	10.44	15.15	18.52
43) AGRIC./ LEASE FIN./ OTHER LOANS	0.74	2.26	5.24	10.31	15.08
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	10.96	12.34	14.11	17.38	23.91
45) PUBLIC FUNDS DEMAND DEPOSITS	0.33	0.76	1.01	1.53	2.39
46) TOTAL DEMAND DEPOSITS*	11.41	13.44	15.64	18.39	25.68
47) SAVINGS DEPOSITS IPC*	28.67	36.92	39.63	47.96	54.46
48) TIME DEPOSITS IPC*	28.13	31.95	38.70	46.43	52.58
49) PUBLIC TIME & SAVINGS DEPOSITS	1.34	3.19	4.55	5.84	7.50
50) TOTAL TIME & SAVINGS DEPOSITS	78.31	80.95	84.45	87.20	93.98
51) MEMO: MONEY MARKET CD'S	6.73	9.00	11.58	14.13	17.55
52) MEMO: TIME DEPOSITS OVER 100M	1.23	2.15	5.18	7.12	13.97
53) FOREIGN DEPOSITS					
54) TOTAL DEPOSITS (FGN.& DOM.)	94.53	97.40	99.29	103.18	107.83
55) BORROWINGS	0.04	0.73	1.82	4.22	4.98
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	5.96	11.14	14.66	17.45	20.71
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-19.12	6.46	16.36	28.50	43.33
59) NET INCOME--1 YR.	-2.09	12.29	16.92	31.14	41.11
60) AVERAGE ASSETS--1 YR.	6.19	13.05	20.86	26.75	33.21
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-3.40	22.53	58.19	90.32	176.59
62) NET INCOME--5 YRS.	6.48	43.07	70.58	102.23	165.95
63) AVERAGE ASSETS--5 YRS.	20.69	28.39	45.99	61.50	101.23

* DOMESTIC ONLY

Bank Administration Institute

Vermont

MEDIANS BY RESOURCE CLASS FOR 27 BANKS IN VERMONT

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	12.33	11.54	11.13	11.48	10.86	10.62
2) INTEREST EXPENSE	4.51	6.46	5.96	6.50	6.25	7.01
3) NET INTEREST MARGIN	7.82	4.56	5.01	4.74	4.69	3.61
4) TRUST INCOME	0.00	0.00	0.06	0.04	0.24	0.18
5) SERVICE CHARGES ON DEPOSITS*	0.11	0.36	0.32	0.14	0.29	0.22
6) OTHER NON-INTEREST INCOME	0.04	0.36	0.22	0.19	0.40	0.40
7) SALARIES AND BENEFITS	1.98	1.92	1.82	1.57	1.93	1.61
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.88	0.45	0.57	0.40	0.66	0.42
9) LOAN LOSS PROVISION	0.06	0.11	0.30	0.39	0.24	0.15
10) OTHER NON-INTEREST EXPENSE	1.21	1.18	1.24	0.95	1.08	1.50
11) LESS F.T.E. ADJUSTMENT	0.20	0.33	0.53	0.62	0.65	0.18
12) TAX PROVISION	1.01	0.18	0.12	0.15	0.16	0.23
13) RETURN ON ASSETS--OPERATING INCOME	2.59	1.25	1.16	1.13	1.03	0.30
14) RETURN ON ASSETS--NET INCOME	2.59	1.25	1.21	1.21	1.00	0.57
15) RETURN ON EQUITY--NET INCOME	15.73	16.48	16.19	15.41	15.13	12.46
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	13.15	13.63	12.57	12.78	12.21	12.07
17) BREAK EVEN YIELD	9.08	12.26	10.42	10.19	10.37	11.24
18) YIELD ON INVESTMENT SECURITIES (FTE)	6.30	9.00	11.61	11.91	10.85	9.88
19) YIELD ON LOANS	13.84	13.65	12.83	12.94	12.36	12.52
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	-0.08	0.06	0.39	0.38	0.27	0.18
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.08	0.21	0.45	0.62	0.37	0.22
22) RATE ON TIME AND SAVINGS	7.63	8.56	7.93	8.26	8.05	8.66
23) RATE ON TOTAL INTEREST FUNDS	7.63	8.39	7.97	8.34	8.21	8.73
24) INTEREST EXPENSE % EARNING ASSETS	4.81	8.54	6.66	7.17	6.92	7.96
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	28.04	15.71	11.14	11.13	15.30	43.60
26) CASH DIVIDEND AS % OF OPERATING INCOME	29.66	21.23	27.69	33.59	37.21	91.88
27) CAPITAL FORMATION RATIO	11.06	12.98	11.09	10.70	9.54	6.32
28) EQUITY CAPITAL AS % OF ASSETS	16.50	7.13	7.47	7.88	6.48	4.59
Productivity						
29) EARNING ASSETS AS % OF ASSETS	93.74	84.67	90.10	91.57	91.15	87.98
30) CASH & DUE (NON-INT.) AS % OF ASSETS	4.86	12.51	4.84	4.66	4.77	5.89
31) NON-INT. INCOME % NON-INT. EXPENSE	3.78	18.27	16.32	15.66	26.97	23.03
32) PERSONNEL EXPENSE PER EMPLOYEE	22500	19500	17868	17182	18288	15705
33) EMPLOYEES PER MILLION ASSETS	0.88	0.91	0.92	0.92	1.07	1.02
34) NON-INTEREST INCOME AS % OF SALARIES	7.77	36.90	34.69	30.52	51.50	50.69
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	7.58	9.27	23.38	19.88	25.29	18.13
36) FED. FUNDS SOLD	7.30	12.01	3.15	5.89	2.66	0.66
37) TOTAL LOANS	85.04	76.21	70.93	70.97	71.09	80.56
38) RESERVE FOR LOAN LOSS	0.07	0.82	0.66	0.48	0.58	0.66
39) REAL ESTATE LOANS--RESIDENTIAL	27.35	28.96	21.47	26.64	23.60	30.74
40) REAL ESTATE LOANS--OTHER	0.56	15.65	9.84	10.10	12.21	19.08
41) COMMERCIAL AND INDUSTRIAL LOANS	6.85	21.95	14.75	9.66	20.18	13.53
42) PERSONAL LOANS	18.52	5.76	9.62	8.46	12.71	16.66
43) AGRIC./ LEASE FIN./ OTHER LOANS	31.81	6.70	9.79	7.34	1.36	1.19
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	24.70	13.13	16.82	12.37	14.65	14.26
45) PUBLIC FUNDS DEMAND DEPOSITS	0.96	0.28	1.22	1.05	1.00	2.43
46) TOTAL DEMAND DEPOSITS*	25.68	13.56	18.17	13.63	16.90	16.70
47) SAVINGS DEPOSITS IPC*	28.06	28.67	46.11	39.47	39.20	28.87
48) TIME DEPOSITS IPC*	31.90	52.58	34.37	38.33	38.17	50.09
49) PUBLIC TIME & SAVINGS DEPOSITS	3.05	4.74	4.75	4.24	4.48	7.50
50) TOTAL TIME & SAVINGS DEPOSITS	63.02	93.98	82.13	85.71	80.98	86.48
51) MEMO: MONEY MARKET CD'S	14.60	9.02	12.70	11.62	11.10	11.51
52) MEMO: TIME DEPOSITS OVER 100M	2.37	31.64	3.30	5.10	6.60	4.86
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.00
54) TOTAL DEPOSITS (FGN.& DOM.)	88.75	107.56	99.94	98.65	97.54	103.18
55) BORROWINGS	0.00	1.57	1.82	0.73	4.54	4.70
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	36.93	5.96	17.21	14.07	15.84	11.14
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	16.83	14.60	16.87	14.80	16.40	-39.57
59) NET INCOME--1 YR.	16.83	14.60	28.00	11.39	17.93	14.85
60) AVERAGE ASSETS--1 YR.	23.91	26.75	21.47	15.86	19.36	47.84
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	90.32	234.21	60.43	45.26	67.57	-22.18
62) NET INCOME--5 YRS.	90.32	234.21	66.40	51.43	70.28	45.05
63) AVERAGE ASSETS--5 YRS.	61.50	101.23	31.88	44.54	34.33	89.14

* DOMESTIC ONLY

Virginia

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1983 VIRGINIA BASED ON 200 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	10.40	10.72	11.19	11.73	12.19
2) INTEREST EXPENSE	7.28	6.96	6.38	5.67	5.01
3) NET INTEREST MARGIN	3.81	4.32	4.84	5.78	6.21
4) TRUST INCOME	0.01	0.05	0.12	0.20	0.33
5) SERVICE CHARGES ON DEPOSITS*	0.06	0.12	0.24	0.38	0.71
6) OTHER NON-INTEREST INCOME	0.10	0.15	0.23	0.40	0.64
7) SALARIES AND BENEFITS	2.51	2.01	1.54	1.30	1.14
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.95	0.67	0.46	0.36	0.27
9) LOAN LOSS PROVISION	0.56	0.35	0.19	0.10	0.05
10) OTHER NON-INTEREST EXPENSE	2.02	1.54	1.12	0.80	0.65
11) LESS F.T.E. ADJUSTMENT	0.22	0.40	0.61	0.85	1.10
12) TAX PROVISION	0.61	0.41	0.23	0.09	0.01
13) RETURN ON ASSETS--OPERATING INCOME	0.59	0.88	1.13	1.41	1.65
14) RETURN ON ASSETS--NET INCOME	0.59	0.88	1.14	1.37	1.61
15) RETURN ON EQUITY--NET INCOME	7.92	11.10	13.57	16.37	18.62
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.64	12.06	12.59	13.35	13.99
17) BREAK EVEN YIELD	12.40	11.27	10.33	9.61	9.15
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.93	10.79	11.61	12.50	13.47
19) YIELD ON LOANS	11.99	12.42	13.12	13.86	14.53
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.73	0.46	0.24	0.10	0.02
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.98	0.58	0.35	0.19	0.11
22) RATE ON TIME AND SAVINGS	9.33	8.99	8.53	8.15	7.68
23) RATE ON TOTAL INTEREST FUNDS	9.35	8.99	8.53	8.14	7.64
24) INTEREST EXPENSE % EARNING ASSETS	8.34	7.71	7.04	6.43	5.74
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	0.77	6.81	16.66	24.74	31.63
26) CASH DIVIDEND AS % OF OPERATING INCOME	11.76	20.60	27.51	42.33	60.41
27) CAPITAL FORMATION RATIO	4.04	6.68	9.50	12.13	15.02
28) EQUITY CAPITAL AS % OF ASSETS	6.20	6.94	8.10	9.61	11.55
Productivity					
29) EARNING ASSETS AS % OF ASSETS	82.24	86.14	89.73	92.27	93.68
30) CASH & DUE (NON-INT.) AS % OF ASSETS	12.60	8.94	6.14	4.69	3.74
31) NON-INT. INCOME % NON-INT. EXPENSE	9.10	11.98	16.97	22.74	28.66
32) PERSONNEL EXPENSE PER EMPLOYEE	20775	19068	17056	15085	13735
33) EMPLOYEES PER MILLION ASSETS	1.56	1.20	0.92	0.72	0.61
34) NON-INTEREST INCOME AS % OF SALARIES	16.75	23.58	35.33	46.48	61.21
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	16.34	24.30	31.58	41.21	48.36
36) FED. FUNDS SOLD	1.54	2.66	4.68	8.90	15.00
37) TOTAL LOANS	44.57	53.63	62.52	70.63	74.67
38) RESERVE FOR LOAN LOSS	0.32	0.45	0.60	0.73	0.87
39) REAL ESTATE LOANS--RESIDENTIAL	8.18	12.20	16.88	22.77	28.07
40) REAL ESTATE LOANS--OTHER	2.33	4.21	6.92	10.00	12.75
41) COMMERCIAL AND INDUSTRIAL LOANS	4.45	7.25	11.54	16.42	24.05
42) PERSONAL LOANS	6.84	10.63	14.46	19.95	25.53
43) AGRIC./ LEASE FIN./ OTHER LOANS	1.48	4.52	8.26	11.94	16.01
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	10.52	12.81	15.72	22.78	29.87
45) PUBLIC FUNDS DEMAND DEPOSITS	0.11	0.23	0.54	1.14	2.41
46) TOTAL DEMAND DEPOSITS*	11.06	13.84	16.70	24.09	30.58
47) SAVINGS DEPOSITS IPC*	22.06	25.65	30.74	36.23	42.78
48) TIME DEPOSITS IPC*	29.79	37.37	47.11	54.26	59.70
49) PUBLIC TIME & SAVINGS DEPOSITS	0.35	0.73	1.81	4.04	8.31
50) TOTAL TIME & SAVINGS DEPOSITS	68.89	75.18	81.18	85.07	91.75
51) MEMO: MONEY MARKET CD'S	7.30	10.50	14.28	18.30	22.73
52) MEMO: TIME DEPOSITS OVER 100M	0.95	2.47	4.77	9.93	17.73
53) FOREIGN DEPOSITS		0.06	0.98	8.94	
54) TOTAL DEPOSITS (FGN.& DOM.)	92.65	95.65	99.26	103.43	108.92
55) BORROWINGS	0.18	0.49	1.02	3.64	11.41
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	6.70	13.53	17.29	21.76	28.03
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-11.25	8.91	22.77	43.86	92.80
59) NET INCOME--1 YR.	-10.55	10.32	23.84	48.38	92.80
60) AVERAGE ASSETS--1 YR.	6.51	12.74	17.56	29.68	46.63
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-10.59	16.15	64.11	106.89	207.24
62) NET INCOME--5 YRS.	-16.51	17.75	63.84	107.93	204.08
63) AVERAGE ASSETS--5 YRS.	26.15	35.40	47.97	75.87	163.67

* DOMESTIC ONLY

Bank Administration Institute

Virginia

MEDIANS BY RESOURCE CLASS FOR 200 BANKS IN VIRGINIA

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	11.59	11.16	11.33	11.33	10.96	10.98
2) INTEREST EXPENSE	5.78	5.18	6.47	6.61	5.95	6.29
3) NET INTEREST MARGIN	5.70	5.00	4.77	4.71	4.73	5.02
4) TRUST INCOME	0.00	0.08	0.06	0.11	0.19	0.23
5) SERVICE CHARGES ON DEPOSITS*	0.16	0.25	0.20	0.20	0.25	0.30
6) OTHER NON-INTEREST INCOME	0.27	0.26	0.18	0.18	0.27	0.68
7) SALARIES AND BENEFITS	1.74	1.67	1.51	1.32	1.71	1.91
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.59	0.51	0.43	0.38	0.51	0.60
9) LOAN LOSS PROVISION	0.21	0.23	0.16	0.16	0.20	0.22
10) OTHER NON-INTEREST EXPENSE	1.14	1.32	1.00	0.84	1.23	1.27
11) LESS F.T.E. ADJUSTMENT	0.51	0.44	0.62	0.73	0.56	0.52
12) TAX PROVISION	0.65	0.25	0.21	0.21	0.20	0.36
13) RETURN ON ASSETS--OPERATING INCOME	1.40	1.01	1.13	1.25	1.10	1.13
14) RETURN ON ASSETS--NET INCOME	1.40	1.05	1.12	1.27	1.13	1.13
15) RETURN ON EQUITY--NET INCOME	10.89	12.28	13.66	14.72	14.64	18.05
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	13.42	12.69	12.60	12.72	12.21	12.56
17) BREAK EVEN YIELD	10.44	10.79	10.52	10.19	10.29	10.26
18) YIELD ON INVESTMENT SECURITIES (FTE)	12.40	11.40	11.86	11.65	11.70	11.88
19) YIELD ON LOANS	14.44	13.63	13.11	12.94	12.55	13.32
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.13	0.31	0.20	0.20	0.24	0.29
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.42	0.41	0.32	0.28	0.37	0.42
22) RATE ON TIME AND SAVINGS	8.67	8.63	8.58	8.52	8.30	8.63
23) RATE ON TOTAL INTEREST FUNDS	8.69	8.62	8.56	8.56	8.22	8.56
24) INTEREST EXPENSE % EARNING ASSETS	6.68	6.98	7.20	7.18	6.63	7.22
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	25.14	17.50	16.58	15.15	14.77	18.24
26) CASH DIVIDEND AS % OF OPERATING INCOME	24.00	21.68	26.56	27.96	42.48	40.72
27) CAPITAL FORMATION RATIO	8.28	9.66	9.52	10.30	7.13	10.92
28) EQUITY CAPITAL AS % OF ASSETS	11.44	8.75	8.12	8.25	6.79	6.35
Productivity						
29) EARNING ASSETS AS % OF ASSETS	87.99	87.82	89.72	91.60	90.42	87.54
30) CASH & DUE (NON-INT.) AS % OF ASSETS	6.43	7.99	6.11	5.24	5.95	7.63
31) NON-INT. INCOME % NON-INT. EXPENSE	15.24	15.20	13.95	16.50	21.47	28.57
32) PERSONNEL EXPENSE PER EMPLOYEE	15125	16397	17900	16994	17455	20473
33) EMPLOYEES PER MILLION ASSETS	0.97	1.07	0.92	0.78	0.94	1.00
34) NON-INTEREST INCOME AS % OF SALARIES	36.44	33.30	29.33	35.98	42.53	61.74
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	36.13	24.70	33.30	35.66	31.38	31.06
36) FED. FUNDS SOLD	4.11	8.40	4.68	3.96	2.80	4.90
37) TOTAL LOANS	60.06	65.32	60.03	60.25	65.47	65.04
38) RESERVE FOR LOAN LOSS	0.35	0.55	0.57	0.62	0.65	0.68
39) REAL ESTATE LOANS--RESIDENTIAL	12.79	14.29	20.48	20.00	15.31	14.49
40) REAL ESTATE LOANS--OTHER	7.57	6.57	6.43	6.83	8.18	8.50
41) COMMERCIAL AND INDUSTRIAL LOANS	8.71	11.84	10.02	10.43	15.60	15.17
42) PERSONAL LOANS	17.48	16.75	14.09	12.77	19.14	20.40
43) AGRIC./ LEASE FIN./ OTHER LOANS	12.20	10.22	8.82	6.82	2.67	3.56
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	21.62	17.82	15.35	14.04	17.47	19.81
45) PUBLIC FUNDS DEMAND DEPOSITS	0.81	0.66	0.36	0.52	0.59	0.89
46) TOTAL DEMAND DEPOSITS*	21.94	18.35	15.93	14.65	18.35	21.23
47) SAVINGS DEPOSITS IPC*	28.01	29.59	29.94	32.57	31.50	27.52
48) TIME DEPOSITS IPC*	43.03	46.21	50.02	49.26	43.30	35.18
49) PUBLIC TIME & SAVINGS DEPOSITS	2.34	2.58	2.20	1.57	1.48	1.80
50) TOTAL TIME & SAVINGS DEPOSITS	75.67	81.23	82.47	82.59	77.25	68.12
51) MEMO: MONEY MARKET CD'S	13.37	13.85	15.22	15.86	13.64	9.95
52) MEMO: TIME DEPOSITS OVER 100M	3.86	6.98	4.10	3.80	4.58	7.58
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.98
54) TOTAL DEPOSITS (FGN.& DOM.)	95.72	101.13	100.31	98.38	98.24	90.64
55) BORROWINGS	0.88	1.39	0.64	0.80	2.94	14.51
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	22.34	18.51	16.44	16.31	17.85	16.19
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	30.00	24.52	22.22	24.18	14.90	23.64
59) NET INCOME--1 YR.	28.92	18.75	21.04	24.18	21.91	35.16
60) AVERAGE ASSETS--1 YR.	24.34	19.53	15.97	15.17	18.70	32.16
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	95.31	56.74	60.31	58.18	67.35	93.00
62) NET INCOME--5 YRS.	95.31	51.43	62.18	60.64	64.34	100.60
63) AVERAGE ASSETS--5 YRS.	128.17	53.56	44.83	47.41	42.46	78.06

* DOMESTIC ONLY

Washington

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1983 WASHINGTON BASED ON 100 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	9.71	10.25	10.94	11.41	11.86
2) INTEREST EXPENSE	6.50	6.16	5.62	5.26	4.71
3) NET INTEREST MARGIN	4.15	4.51	5.13	5.72	6.22
4) TRUST INCOME	0.06	0.10	0.19	0.25	0.36
5) SERVICE CHARGES ON DEPOSITS*	0.19	0.37	0.52	0.78	1.08
6) OTHER NON-INTEREST INCOME	0.14	0.22	0.28	0.49	0.72
7) SALARIES AND BENEFITS	3.00	2.69	2.37	2.10	1.70
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	1.05	0.83	0.65	0.51	0.34
9) LOAN LOSS PROVISION	0.74	0.57	0.35	0.19	0.12
10) OTHER NON-INTEREST EXPENSE	2.39	1.95	1.51	1.23	0.92
11) LESS F.T.E. ADJUSTMENT	0.05	0.19	0.37	0.61	0.97
12) TAX PROVISION	0.35	0.23	0.09	-0.03	-0.19
13) RETURN ON ASSETS--OPERATING INCOME	-0.42	0.28	0.75	1.14	1.60
14) RETURN ON ASSETS--NET INCOME	-0.42	0.44	0.76	1.17	1.55
15) RETURN ON EQUITY--NET INCOME	-3.63	4.43	9.27	13.04	16.89
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.37	12.09	12.84	13.32	13.89
17) BREAK EVEN YIELD	13.74	12.43	11.24	10.37	9.63
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.58	10.24	11.26	12.20	13.52
19) YIELD ON LOANS	12.06	12.64	13.14	13.79	14.30
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.43	0.82	0.45	0.17	0.06
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.35	0.96	0.57	0.32	0.20
22) RATE ON TIME AND SAVINGS	8.62	8.40	8.07	7.77	7.31
23) RATE ON TOTAL INTEREST FUNDS	8.72	8.45	8.14	7.77	7.30
24) INTEREST EXPENSE % EARNING ASSETS	7.74	7.21	6.61	6.20	5.54
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-10.97	0.65	13.76	22.72	33.33
26) CASH DIVIDEND AS % OF OPERATING INCOME	5.21	10.66	21.82	40.34	100.62
27) CAPITAL FORMATION RATIO	-6.68	1.80	7.81	10.69	13.58
28) EQUITY CAPITAL AS % OF ASSETS	6.03	6.70	8.05	10.72	15.43
Productivity					
29) EARNING ASSETS AS % OF ASSETS	77.39	83.38	86.12	88.30	89.85
30) CASH & DUE (NON-INT.) AS % OF ASSETS	13.84	10.28	8.12	6.69	5.62
31) NON-INT. INCOME % NON-INT. EXPENSE	9.48	15.74	19.48	25.97	32.04
32) PERSONNEL EXPENSE PER EMPLOYEE	26733	23507	21000	18851	17711
33) EMPLOYEES PER MILLION ASSETS	1.47	1.34	1.10	0.92	0.73
34) NON-INTEREST INCOME AS % OF SALARIES	20.36	30.67	40.02	50.62	64.03
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	12.15	16.17	23.78	31.80	41.57
36) FED. FUNDS SOLD	1.74	3.07	5.90	9.56	14.74
37) TOTAL LOANS	51.76	61.31	68.32	76.10	82.07
38) RESERVE FOR LOAN LOSS	0.29	0.46	0.59	0.74	1.09
39) REAL ESTATE LOANS--RESIDENTIAL	2.65	5.33	9.68	16.44	22.48
40) REAL ESTATE LOANS--OTHER	2.29	4.23	6.94	11.60	14.01
41) COMMERCIAL AND INDUSTRIAL LOANS	9.85	16.69	24.80	35.69	42.75
42) PERSONAL LOANS	2.60	4.88	6.25	10.57	15.60
43) AGRIC./ LEASE FIN./ OTHER LOANS	3.59	7.95	11.20	18.83	30.07
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	14.83	17.86	22.23	26.19	31.15
45) PUBLIC FUNDS DEMAND DEPOSITS	0.09	0.18	0.56	1.18	1.87
46) TOTAL DEMAND DEPOSITS*	15.57	18.83	22.78	26.98	32.74
47) SAVINGS DEPOSITS IPC*	24.63	33.88	40.79	44.81	51.48
48) TIME DEPOSITS IPC*	24.86	28.76	33.93	38.29	43.32
49) PUBLIC TIME & SAVINGS DEPOSITS	0.75	2.04	5.44	10.85	14.64
50) TOTAL TIME & SAVINGS DEPOSITS	68.64	74.86	79.11	85.58	90.66
51) MEMO: MONEY MARKET CD'S	6.17	8.02	10.40	13.56	16.35
52) MEMO: TIME DEPOSITS OVER 100M	2.25	4.85	9.44	15.72	23.73
53) FOREIGN DEPOSITS		8.48	9.05	9.63	
54) TOTAL DEPOSITS (FGN.& DOM.)	92.18	99.02	102.97	106.60	113.79
55) BORROWINGS	0.09	0.41	1.47	4.61	10.18
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	7.75	12.40	17.77	22.27	27.19
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-57.07	-20.00	16.57	86.36	266.66
59) NET INCOME--1 YR.	-57.54	-15.94	16.29	81.81	273.79
60) AVERAGE ASSETS--1 YR.	1.28	9.93	21.64	33.49	55.28
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-77.47	-11.11	21.60	79.77	N/A
62) NET INCOME--5 YRS.	-78.14	-3.50	24.27	85.76	N/A
63) AVERAGE ASSETS--5 YRS.	10.73	31.88	51.82	87.64	164.79

* DOMESTIC ONLY

Bank Administration Institute **Washington**

MEDIANS BY RESOURCE CLASS FOR 100 BANKS IN WASHINGTON

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	10.22	10.82	11.00	11.41	11.00	10.21
2) INTEREST EXPENSE	4.88	5.51	5.70	5.99	6.03	5.87
3) NET INTEREST MARGIN	5.01	5.11	5.39	5.30	4.95	4.23
4) TRUST INCOME	0.00	0.00	0.00	0.06	0.23	0.20
5) SERVICE CHARGES ON DEPOSITS*	0.44	0.61	0.50	0.52	0.54	0.52
6) OTHER NON-INTEREST INCOME	0.19	0.26	0.31	0.31	0.27	0.71
7) SALARIES AND BENEFITS	2.65	2.49	2.31	2.34	2.15	2.25
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.75	0.68	0.68	0.61	0.66	0.68
9) LOAN LOSS PROVISION	0.23	0.46	0.25	0.27	0.31	0.27
10) OTHER NON-INTEREST EXPENSE	1.51	1.78	1.53	1.42	1.08	1.72
11) LESS F.T.E. ADJUSTMENT	0.28	0.22	0.46	0.47	0.76	0.26
12) TAX PROVISION	0.30	0.12	0.05	0.11	-0.08	0.06
13) RETURN ON ASSETS--OPERATING INCOME	0.68	0.56	0.82	0.81	0.98	0.28
14) RETURN ON ASSETS--NET INCOME	0.71	0.61	0.83	0.83	1.01	0.49
15) RETURN ON EQUITY--NET INCOME	4.21	7.08	11.37	12.42	13.18	7.77
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.06	13.27	12.83	12.92	12.28	12.09
17) BREAK EVEN YIELD	11.29	12.21	10.79	11.12	10.24	11.13
18) YIELD ON INVESTMENT SECURITIES (FTE)	11.01	10.88	11.59	11.66	11.38	11.08
19) YIELD ON LOANS	12.60	13.55	13.08	13.41	12.14	12.57
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.20	0.55	0.31	0.31	0.38	0.49
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.50	0.75	0.47	0.45	0.63	0.53
22) RATE ON TIME AND SAVINGS	7.14	8.00	8.17	8.18	8.40	8.14
23) RATE ON TOTAL INTEREST FUNDS	7.15	8.07	8.13	8.24	8.18	8.45
24) INTEREST EXPENSE % EARNING ASSETS	5.44	6.58	6.48	6.74	6.84	6.97
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	20.10	16.06	6.52	10.58	-6.01	14.79
26) CASH DIVIDEND AS % OF OPERATING INCOME	8.23	22.71	20.93	23.27	27.51	37.64
27) CAPITAL FORMATION RATIO	4.21	5.58	9.07	10.03	9.12	4.32
28) EQUITY CAPITAL AS % OF ASSETS	15.56	8.82	7.89	6.71	7.45	5.28
Productivity						
29) EARNING ASSETS AS % OF ASSETS	87.40	83.98	86.71	88.29	88.10	85.45
30) CASH & DUE (NON-INT.) AS % OF ASSETS	8.16	10.09	7.71	6.84	6.57	7.80
31) NON-INT. INCOME % NON-INT. EXPENSE	9.12	18.54	19.19	21.03	25.39	32.75
32) PERSONNEL EXPENSE PER EMPLOYEE	25500	20383	19794	21501	19966	23507
33) EMPLOYEES PER MILLION ASSETS	1.16	1.19	1.23	1.06	1.00	0.99
34) NON-INTEREST INCOME AS % OF SALARIES	21.18	38.17	40.22	39.52	46.93	61.90
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	31.94	16.89	24.42	26.10	36.37	20.64
36) FED. FUNDS SOLD	8.02	7.81	6.60	3.49	3.48	4.50
37) TOTAL LOANS	62.60	71.34	65.38	65.93	60.74	68.89
38) RESERVE FOR LOAN LOSS	0.38	0.62	0.58	0.53	0.61	0.69
39) REAL ESTATE LOANS--RESIDENTIAL	8.07	9.49	6.50	12.08	12.21	9.68
40) REAL ESTATE LOANS--OTHER	4.57	5.71	6.22	10.75	7.68	11.17
41) COMMERCIAL AND INDUSTRIAL LOANS	9.78	27.90	35.65	24.70	19.32	22.20
42) PERSONAL LOANS	6.56	6.52	5.42	5.47	10.58	14.44
43) AGRIC./ LEASE FIN./ OTHER LOANS	19.34	10.39	11.70	11.11	9.86	10.98
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	20.85	24.24	22.42	19.41	19.12	23.43
45) PUBLIC FUNDS DEMAND DEPOSITS	0.20	0.54	0.26	0.60	0.84	0.89
46) TOTAL DEMAND DEPOSITS*	20.96	25.40	22.79	20.57	20.37	24.10
47) SAVINGS DEPOSITS IPC*	29.73	40.15	42.68	43.03	36.09	39.51
48) TIME DEPOSITS IPC*	26.72	33.77	33.06	35.56	36.01	32.20
49) PUBLIC TIME & SAVINGS DEPOSITS	8.28	9.73	5.14	2.57	1.14	0.79
50) TOTAL TIME & SAVINGS DEPOSITS	75.87	81.02	79.65	82.60	78.55	71.37
51) MEMO: MONEY MARKET CD'S	11.81	9.35	8.52	12.15	12.47	10.40
52) MEMO: TIME DEPOSITS OVER 100M	15.17	12.37	9.78	5.66	7.30	4.72
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	9.05
54) TOTAL DEPOSITS (FGN.& DOM.)	96.38	106.48	103.60	102.75	99.97	99.02
55) BORROWINGS	1.97	0.62	1.17	1.47	3.70	9.71
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	23.13	14.63	18.08	17.12	17.26	16.46
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-15.47	50.73	13.75	15.97	18.15	16.88
59) NET INCOME--1 YR.	-15.94	49.40	15.59	12.74	12.26	16.88
60) AVERAGE ASSETS--1 YR.	23.06	24.50	23.73	20.26	14.23	7.71
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	38.09	14.04	26.38	8.93	31.66	-37.67
62) NET INCOME--5 YRS.	38.09	17.77	54.69	9.43	32.88	11.92
63) AVERAGE ASSETS--5 YRS.	38.40	61.57	53.58	52.19	59.77	36.42

* DOMESTIC ONLY

West Virginia

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1983 WEST VIRGINIA BASED ON 240 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	9.84	10.36	10.91	11.40	11.95
2) INTEREST EXPENSE	7.16	6.67	6.27	5.84	5.18
3) NET INTEREST MARGIN	3.41	4.08	4.53	5.23	6.08
4) TRUST INCOME	0.01	0.03	0.06	0.18	0.40
5) SERVICE CHARGES ON DEPOSITS*	0.06	0.10	0.17	0.27	0.38
6) OTHER NON-INTEREST INCOME	0.08	0.11	0.18	0.30	0.39
7) SALARIES AND BENEFITS	1.97	1.67	1.40	1.17	1.02
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.73	0.57	0.42	0.32	0.24
9) LOAN LOSS PROVISION	0.60	0.33	0.18	0.07	0.02
10) OTHER NON-INTEREST EXPENSE	1.73	1.32	1.02	0.82	0.68
11) LESS F.T.E. ADJUSTMENT	0.25	0.37	0.63	0.93	1.21
12) TAX PROVISION	0.59	0.36	0.16	0.05	-0.02
13) RETURN ON ASSETS--OPERATING INCOME	0.39	0.64	1.04	1.44	1.83
14) RETURN ON ASSETS--NET INCOME	0.40	0.70	1.03	1.44	1.87
15) RETURN ON EQUITY--NET INCOME	4.55	8.93	11.66	15.07	17.72
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.08	11.43	12.12	12.64	13.58
17) BREAK EVEN YIELD	12.23	10.89	9.94	9.25	8.60
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.93	10.66	11.49	12.24	13.12
19) YIELD ON LOANS	11.37	11.97	12.62	13.42	14.21
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.04	0.63	0.29	0.12	0.01
21) LOAN LOSS PROVISION % AVERAGE LOANS	1.19	0.74	0.40	0.19	0.06
22) RATE ON TIME AND SAVINGS	9.24	8.75	8.27	7.93	7.55
23) RATE ON TOTAL INTEREST FUNDS	9.24	8.78	8.29	7.95	7.58
24) INTEREST EXPENSE % EARNING ASSETS	8.06	7.43	6.94	6.47	5.84
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	1.24	5.73	14.52	21.60	29.34
26) CASH DIVIDEND AS % OF OPERATING INCOME	9.56	16.56	22.82	32.17	44.44
27) CAPITAL FORMATION RATIO	2.83	5.78	8.76	11.96	15.04
28) EQUITY CAPITAL AS % OF ASSETS	6.40	7.36	8.65	10.66	13.17
Productivity					
29) EARNING ASSETS AS % OF ASSETS	83.54	88.21	91.16	92.95	93.66
30) CASH & DUE (NON-INT.) AS % OF ASSETS	10.08	7.30	4.97	3.91	3.17
31) NON-INT. INCOME % NON-INT. EXPENSE	7.20	10.29	14.74	18.28	23.02
32) PERSONNEL EXPENSE PER EMPLOYEE	21333	19500	17406	15666	13956
33) EMPLOYEES PER MILLION ASSETS	1.26	0.98	0.78	0.66	0.56
34) NON-INTEREST INCOME AS % OF SALARIES	15.06	21.70	29.80	39.04	48.45
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	25.99	34.40	42.80	51.81	60.14
36) FED. FUNDS SOLD	1.64	3.67	6.27	10.49	17.45
37) TOTAL LOANS	32.12	41.53	49.80	58.63	65.45
38) RESERVE FOR LOAN LOSS	0.22	0.34	0.45	0.58	0.71
39) REAL ESTATE LOANS--RESIDENTIAL	8.56	12.73	17.02	22.49	28.88
40) REAL ESTATE LOANS--OTHER	1.58	3.16	5.18	8.49	12.83
41) COMMERCIAL AND INDUSTRIAL LOANS	1.01	2.45	5.44	9.75	15.01
42) PERSONAL LOANS	5.18	7.96	12.10	19.22	24.98
43) AGRIC./ LEASE FIN./ OTHER LOANS	0.56	1.99	4.55	7.33	12.46
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	10.76	12.80	14.87	17.95	20.93
45) PUBLIC FUNDS DEMAND DEPOSITS	0.18	0.37	0.71	1.29	2.25
46) TOTAL DEMAND DEPOSITS*	11.54	13.36	15.80	19.39	22.44
47) SAVINGS DEPOSITS IPC*	22.39	25.33	31.10	35.44	40.38
48) TIME DEPOSITS IPC*	35.60	40.60	45.67	51.70	58.39
49) PUBLIC TIME & SAVINGS DEPOSITS	0.25	0.80	2.11	4.02	7.42
50) TOTAL TIME & SAVINGS DEPOSITS	70.33	76.28	80.80	84.46	88.45
51) MEMO: MONEY MARKET CD'S	10.62	13.55	17.56	20.76	24.70
52) MEMO: TIME DEPOSITS OVER 100M	1.32	2.58	4.63	8.17	12.68
53) FOREIGN DEPOSITS					
54) TOTAL DEPOSITS (FGN.& DOM.)	88.82	92.93	96.57	99.91	105.84
55) BORROWINGS	0.21	0.69	2.03	5.18	10.74
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	9.09	13.48	16.71	20.39	25.09
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-30.98	-1.38	19.67	40.57	92.98
59) NET INCOME--1 YR.	-32.98	-2.57	19.25	43.28	103.57
60) AVERAGE ASSETS--1 YR.	1.70	6.29	10.60	16.28	27.26
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-24.84	-3.37	38.48	87.27	153.12
62) NET INCOME--5 YRS.	-23.44	6.87	41.78	90.00	179.79
63) AVERAGE ASSETS--5 YRS.	18.32	30.63	43.69	57.75	77.47

* DOMESTIC ONLY

Bank Administration Institute

West Virginia

MEDIANS BY RESOURCE CLASS FOR 240 BANKS IN WEST VIRGINIA

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	11.06	10.76	11.02	10.83	10.69	0.00
2) INTEREST EXPENSE	5.65	6.08	6.24	6.33	6.56	0.00
3) NET INTEREST MARGIN	5.05	4.84	4.61	4.42	4.12	0.00
4) TRUST INCOME	0.00	0.05	0.04	0.09	0.08	0.00
5) SERVICE CHARGES ON DEPOSITS*	0.26	0.22	0.18	0.14	0.14	0.00
6) OTHER NON-INTEREST INCOME	0.31	0.24	0.16	0.15	0.16	0.00
7) SALARIES AND BENEFITS	1.92	1.58	1.35	1.22	1.30	0.00
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.67	0.45	0.39	0.37	0.41	0.00
9) LOAN LOSS PROVISION	0.19	0.10	0.22	0.20	0.15	0.00
10) OTHER NON-INTEREST EXPENSE	1.66	1.24	0.99	0.80	0.94	0.00
11) LESS F.T.E. ADJUSTMENT	0.41	0.44	0.70	0.71	0.60	0.00
12) TAX PROVISION	0.09	0.20	0.19	0.23	0.07	0.00
13) RETURN ON ASSETS--OPERATING INCOME	0.63	0.93	1.13	1.24	0.83	0.00
14) RETURN ON ASSETS--NET INCOME	0.65	0.95	1.13	1.17	0.83	0.00
15) RETURN ON EQUITY--NET INCOME	6.79	10.49	13.06	13.76	11.09	0.00
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.48	12.30	12.13	11.83	11.80	0.00
17) BREAK EVEN YIELD	11.91	10.38	9.89	9.65	9.73	0.00
18) YIELD ON INVESTMENT SECURITIES (FTE)	11.48	11.55	11.37	11.45	11.70	0.00
19) YIELD ON LOANS	13.48	13.27	12.63	12.25	12.20	0.00
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.34	0.19	0.34	0.39	0.27	0.00
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.46	0.27	0.46	0.41	0.31	0.00
22) RATE ON TIME AND SAVINGS	8.23	8.21	8.24	8.32	8.53	0.00
23) RATE ON TOTAL INTEREST FUNDS	8.24	8.23	8.29	8.36	8.53	0.00
24) INTEREST EXPENSE % EARNING ASSETS	6.63	6.90	6.91	6.94	7.20	0.00
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	13.43	16.86	13.89	17.09	5.48	0.00
26) CASH DIVIDEND AS % OF OPERATING INCOME	21.98	20.98	21.28	22.56	33.11	0.00
27) CAPITAL FORMATION RATIO	4.89	8.34	10.16	9.85	6.20	0.00
28) EQUITY CAPITAL AS % OF ASSETS	11.34	9.10	8.33	8.51	7.37	0.00
Productivity						
29) EARNING ASSETS AS % OF ASSETS	87.45	90.50	91.61	92.49	92.18	0.00
30) CASH & DUE (NON-INT.) AS % OF ASSETS	7.22	5.64	4.79	4.64	4.29	0.00
31) NON-INT. INCOME % NON-INT. EXPENSE	12.74	14.77	14.11	15.34	17.24	0.00
32) PERSONNEL EXPENSE PER EMPLOYEE	14071	17222	17307	18722	19207	0
33) EMPLOYEES PER MILLION ASSETS	1.34	0.93	0.76	0.67	0.66	0.00
34) NON-INTEREST INCOME AS % OF SALARIES	28.10	29.47	29.84	30.12	36.70	0.00
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	42.16	45.58	41.39	44.05	43.35	0.00
36) FED. FUNDS SOLD	7.96	7.87	5.97	5.66	5.89	0.00
37) TOTAL LOANS	54.66	47.92	51.98	50.44	46.84	0.00
38) RESERVE FOR LOAN LOSS	0.36	0.39	0.47	0.52	0.52	0.00
39) REAL ESTATE LOANS--RESIDENTIAL	16.04	17.05	20.05	16.51	11.75	0.00
40) REAL ESTATE LOANS--OTHER	3.90	3.82	5.35	5.79	7.61	0.00
41) COMMERCIAL AND INDUSTRIAL LOANS	5.36	4.09	4.03	6.98	8.66	0.00
42) PERSONAL LOANS	13.85	11.84	11.93	12.39	12.80	0.00
43) AGRIC./ LEASE FIN./ OTHER LOANS	6.16	5.07	5.01	3.88	1.73	0.00
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	19.03	16.63	14.23	14.83	13.52	0.00
45) PUBLIC FUNDS DEMAND DEPOSITS	0.50	0.86	0.86	0.54	0.70	0.00
46) TOTAL DEMAND DEPOSITS*	20.05	17.83	15.23	15.41	14.46	0.00
47) SAVINGS DEPOSITS IPC*	31.27	33.47	31.43	30.24	28.49	0.00
48) TIME DEPOSITS IPC*	41.91	44.35	47.04	45.59	46.24	0.00
49) PUBLIC TIME & SAVINGS DEPOSITS	3.32	1.95	2.20	2.23	1.77	0.00
50) TOTAL TIME & SAVINGS DEPOSITS	80.17	82.35	82.11	80.03	77.02	0.00
51) MEMO: MONEY MARKET CD'S	15.49	17.20	17.92	18.20	14.90	0.00
52) MEMO: TIME DEPOSITS OVER 100M	7.03	3.98	4.13	5.16	6.22	0.00
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.00
54) TOTAL DEPOSITS (FGN.& DOM.)	96.68	97.71	97.70	95.75	90.93	0.00
55) BORROWINGS	1.60	1.28	1.01	2.36	8.37	0.00
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	17.83	16.48	16.50	17.48	14.90	0.00
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	28.33	16.50	16.20	26.72	16.45	0.00
59) NET INCOME--1 YR.	32.20	12.80	17.69	25.24	16.33	0.00
60) AVERAGE ASSETS--1 YR.	16.70	11.52	10.34	9.01	6.62	0.00
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	74.99	19.97	38.01	60.98	30.89	0.00
62) NET INCOME--5 YRS.	96.73	41.34	39.58	50.39	32.81	0.00
63) AVERAGE ASSETS--5 YRS.	53.59	48.71	43.34	41.55	38.49	0.00

* DOMESTIC ONLY

Wisconsin

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1983 WISCONSIN BASED ON 621 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Perform[illegible] of Assets					
1) INTEREST INCOME (FTE)	10.15	10.69	11.21	11.69	12.15
2) INTEREST EXPENSE	7.49	7.09	6.64	6.17	5.59
3) NET INTEREST MARGIN	3.70	4.11	4.59	5.03	5.53
4) TRUST INCOME	0.02	0.04	0.11	0.25	0.73
5) SERVICE CHARGES ON DEPOSITS*	0.10	0.15	0.21	0.32	0.46
6) OTHER NON-INTEREST INCOME	0.06	0.09	0.14	0.24	0.39
7) SALARIES AND BENEFITS	1.99	1.72	1.45	1.21	1.04
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.73	0.54	0.39	0.28	0.21
9) LOAN LOSS PROVISION	0.55	0.32	0.17	0.08	0.04
10) OTHER NON-INTEREST EXPENSE	1.49	1.20	0.92	0.74	0.60
11) LESS F.T.E. ADJUSTMENT	0.16	0.33	0.53	0.76	1.03
12) TAX PROVISION	0.75	0.51	0.31	0.14	0.03
13) RETURN ON ASSETS--OPERATING INCOME	0.37	0.76	1.07	1.34	1.66
14) RETURN ON ASSETS--NET INCOME	0.43	0.78	1.07	1.36	1.66
15) RETURN ON EQUITY--NET INCOME	5.34	9.87	12.72	15.48	18.40
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.49	11.96	12.48	12.95	13.61
17) BREAK EVEN YIELD	11.93	10.94	10.28	9.67	9.14
18) YIELD ON INVESTMENT SECURITIES (FTE)	10.05	10.80	11.62	12.42	13.48
19) YIELD ON LOANS	11.73	12.34	12.88	13.36	13.93
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.88	0.46	0.21	0.08	0.02
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.97	0.58	0.32	0.16	0.07
22) RATE ON TIME AND SAVINGS	9.32	8.93	8.48	8.10	7.72
23) RATE ON TOTAL INTEREST FUNDS	9.37	9.00	8.54	8.14	7.76
24) INTEREST EXPENSE % EARNING ASSETS	8.33	7.85	7.36	6.92	6.43
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	6.58	14.00	22.87	32.80	39.72
26) CASH DIVIDEND AS % OF OPERATING INCOME	8.98	16.51	27.39	45.45	72.11
27) CAPITAL FORMATION RATIO	1.58	5.56	8.92	11.68	14.79
28) EQUITY CAPITAL AS % OF ASSETS	6.40	7.10	8.07	9.52	11.51
Productivity					
29) EARNING ASSETS AS % OF ASSETS	84.43	88.13	90.45	92.18	93.26
30) CASH & DUE (NON-INT.) AS % OF ASSETS	9.89	7.24	5.66	4.50	3.69
31) NON-INT. INCOME % NON-INT. EXPENSE	8.57	11.34	14.85	18.92	24.81
32) PERSONNEL EXPENSE PER EMPLOYEE	26777	23076	20142	18305	16960
33) EMPLOYEES PER MILLION ASSETS	1.01	0.84	0.69	0.59	0.49
34) NON-INTEREST INCOME AS % OF SALARIES	16.10	21.36	28.24	38.57	50.82
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	20.15	26.15	33.16	40.28	48.35
36) FED. FUNDS SOLD	1.44	2.80	4.93	8.14	12.13
37) TOTAL LOANS	45.16	53.67	60.73	67.88	73.31
38) RESERVE FOR LOAN LOSS	0.26	0.38	0.52	0.63	0.78
39) REAL ESTATE LOANS--RESIDENTIAL	8.69	12.63	17.66	23.11	27.75
40) REAL ESTATE LOANS--OTHER	4.52	6.65	10.12	14.17	18.10
41) COMMERCIAL AND INDUSTRIAL LOANS	3.80	6.37	10.49	15.83	22.21
42) PERSONAL LOANS	3.55	5.15	7.20	10.07	13.19
43) AGRIC./ LEASE FIN./ OTHER LOANS	2.49	5.05	9.51	16.75	23.45
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	7.94	9.82	12.39	15.79	19.79
45) PUBLIC FUNDS DEMAND DEPOSITS	0.17	0.35	0.70	1.35	2.23
46) TOTAL DEMAND DEPOSITS*	9.02	10.82	13.38	17.09	21.61
47) SAVINGS DEPOSITS IPC*	24.81	28.60	33.71	39.11	44.92
48) TIME DEPOSITS IPC*	31.54	38.32	45.62	51.64	56.40
49) PUBLIC TIME & SAVINGS DEPOSITS	0.77	1.94	3.71	6.38	9.26
50) TOTAL TIME & SAVINGS DEPOSITS	75.85	80.73	84.50	87.53	90.16
51) MEMO: MONEY MARKET CD'S	8.10	10.81	13.62	16.78	19.80
52) MEMO: TIME DEPOSITS OVER 100M	0.92	1.94	3.76	6.53	10.17
53) FOREIGN DEPOSITS		0.31	2.23	9.83	
54) TOTAL DEPOSITS (FGN.& DOM.)	92.12	94.97	97.84	100.79	104.76
55) BORROWINGS	0.26	0.63	1.60	4.64	10.10
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	8.19	11.34	13.75	16.27	19.41
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-40.11	-10.50	8.23	31.33	75.35
59) NET INCOME--1 YR.	-38.00	-9.23	8.62	34.20	82.59
60) AVERAGE ASSETS--1 YR.	6.94	10.53	15.15	20.84	29.62
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-34.92	5.26	40.59	78.04	133.66
62) NET INCOME--5 YRS.	-32.63	10.45	43.52	81.65	139.49
63) AVERAGE ASSETS--5 YRS.	17.48	27.53	38.93	48.15	64.64

* DOMESTIC ONLY

Bank Administration Institute

Wisconsin

MEDIANS BY RESOURCE CLASS FOR 621 BANKS IN WISCONSIN

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	11.31	11.44	11.34	10.95	10.56	8.99
2) INTEREST EXPENSE	6.76	6.74	6.69	6.52	6.23	5.95
3) NET INTEREST MARGIN	4.79	4.62	4.67	4.42	4.27	3.30
4) TRUST INCOME	0.00	0.04	0.04	0.09	0.30	0.39
5) SERVICE CHARGES ON DEPOSITS*	0.24	0.22	0.22	0.19	0.20	0.22
6) OTHER NON-INTEREST INCOME	0.16	0.14	0.14	0.15	0.19	1.76
7) SALARIES AND BENEFITS	1.84	1.50	1.38	1.33	1.37	1.94
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	0.45	0.39	0.36	0.38	0.45	0.63
9) LOAN LOSS PROVISION	0.17	0.18	0.16	0.18	0.12	0.45
10) OTHER NON-INTEREST EXPENSE	1.01	0.94	0.89	0.83	1.01	1.30
11) LESS F.T.E. ADJUSTMENT	0.14	0.46	0.59	0.59	0.59	0.37
12) TAX PROVISION	0.33	0.29	0.34	0.31	0.28	0.16
13) RETURN ON ASSETS--OPERATING INCOME	1.00	1.08	1.13	1.07	0.98	0.63
14) RETURN ON ASSETS--NET INCOME	1.02	1.07	1.11	1.07	0.99	0.63
15) RETURN ON EQUITY--NET INCOME	10.05	11.87	13.55	13.95	13.30	11.18
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.58	12.62	12.56	12.19	11.77	10.99
17) BREAK EVEN YIELD	10.83	10.44	10.16	9.98	9.88	10.19
18) YIELD ON INVESTMENT SECURITIES (FTE)	11.28	11.78	11.65	11.65	11.52	10.91
19) YIELD ON LOANS	13.36	13.08	12.92	12.38	12.11	11.38
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.28	0.21	0.21	0.18	0.12	0.60
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.29	0.35	0.29	0.34	0.26	0.75
22) RATE ON TIME AND SAVINGS	8.63	8.58	8.52	8.29	8.30	8.31
23) RATE ON TOTAL INTEREST FUNDS	8.64	8.64	8.57	8.42	8.43	8.80
24) INTEREST EXPENSE % EARNING ASSETS	7.38	7.52	7.38	7.27	7.08	7.15
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	24.35	23.10	23.15	21.43	25.04	20.97
26) CASH DIVIDEND AS % OF OPERATING INCOME	14.66	24.56	24.15	30.39	43.56	46.56
27) CAPITAL FORMATION RATIO	8.79	8.83	9.52	8.91	6.87	3.66
28) EQUITY CAPITAL AS % OF ASSETS	10.19	8.59	7.91	7.65	7.04	5.68
Productivity						
29) EARNING ASSETS AS % OF ASSETS	91.05	90.39	90.74	90.27	89.43	83.37
30) CASH & DUE (NON-INT.) AS % OF ASSETS	5.81	5.54	5.38	5.73	6.64	9.55
31) NON-INT. INCOME % NON-INT. EXPENSE	13.14	13.66	14.60	15.76	19.70	59.32
32) PERSONNEL EXPENSE PER EMPLOYEE	20650	20875	20023	19585	19458	23366
33) EMPLOYEES PER MILLION ASSETS	0.86	0.69	0.67	0.66	0.70	0.74
34) NON-INTEREST INCOME AS % OF SALARIES	23.97	26.62	28.27	29.20	41.05	115.91
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	30.54	31.76	33.40	34.31	35.34	18.86
36) FED. FUNDS SOLD	8.08	5.07	4.63	4.26	5.06	5.29
37) TOTAL LOANS	59.28	61.57	61.11	60.44	59.62	73.26
38) RESERVE FOR LOAN LOSS	0.50	0.50	0.50	0.53	0.61	0.81
39) REAL ESTATE LOANS--RESIDENTIAL	17.26	17.19	18.25	18.24	17.31	7.30
40) REAL ESTATE LOANS--OTHER	8.05	9.45	10.91	11.38	9.29	7.86
41) COMMERCIAL AND INDUSTRIAL LOANS	7.74	8.87	9.96	13.00	16.17	30.09
42) PERSONAL LOANS	8.40	7.35	6.96	6.71	8.60	8.86
43) AGRIC./ LEASE FIN./ OTHER LOANS	14.40	12.37	9.54	7.34	3.06	14.01
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	12.17	11.22	12.12	12.96	17.19	24.02
45) PUBLIC FUNDS DEMAND DEPOSITS	0.83	0.83	0.71	0.59	0.57	0.46
46) TOTAL DEMAND DEPOSITS*	12.95	12.25	13.06	13.99	17.72	25.21
47) SAVINGS DEPOSITS IPC*	33.48	32.17	33.71	35.09	35.07	13.95
48) TIME DEPOSITS IPC*	44.44	48.89	46.24	45.01	38.52	27.50
49) PUBLIC TIME & SAVINGS DEPOSITS	3.58	3.70	4.14	3.11	2.61	9.94
50) TOTAL TIME & SAVINGS DEPOSITS	84.28	85.90	84.66	83.82	76.78	54.12
51) MEMO: MONEY MARKET CD'S	13.98	14.00	13.70	13.89	10.87	3.67
52) MEMO: TIME DEPOSITS OVER 100M	3.17	3.21	3.82	4.03	6.09	20.13
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	2.23
54) TOTAL DEPOSITS (FGN.& DOM.)	98.22	97.87	98.05	98.04	94.62	85.81
55) BORROWINGS	1.46	1.05	1.36	2.13	6.79	22.41
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00	4.86
57) FREE FUNDS RATIO	14.79	12.94	13.66	13.69	16.22	16.23
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-2.27	8.67	5.74	13.70	8.51	-0.04
59) NET INCOME--1 YR.	-1.73	6.54	7.47	13.70	16.54	2.28
60) AVERAGE ASSETS--1 YR.	12.65	14.90	16.06	14.80	17.57	12.01
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	16.81	38.70	50.32	43.93	32.13	42.49
62) NET INCOME--5 YRS.	18.13	39.39	52.81	45.02	33.77	46.80
63) AVERAGE ASSETS--5 YRS.	33.25	41.48	39.46	37.35	31.55	22.26

* DOMESTIC ONLY

Wyoming

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1983 WYOMING BASED ON 112 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	10.21	10.85	11.41	11.92	12.65
2) INTEREST EXPENSE	6.91	6.50	6.02	5.41	4.75
3) NET INTEREST MARGIN	4.21	4.94	5.37	6.17	6.79
4) TRUST INCOME	0.01	0.01	0.04	0.18	0.47
5) SERVICE CHARGES ON DEPOSITS*	0.10	0.18	0.32	0.49	0.81
6) OTHER NON-INTEREST INCOME	0.10	0.15	0.27	0.45	0.77
7) SALARIES AND BENEFITS	3.06	2.34	1.85	1.47	1.27
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	1.74	1.09	0.55	0.36	0.29
9) LOAN LOSS PROVISION	1.81	1.02	0.45	0.20	0.09
10) OTHER NON-INTEREST EXPENSE	2.73	1.87	1.24	0.88	0.71
11) LESS F.T.E. ADJUSTMENT	0.19	0.39	0.67	0.93	1.22
12) TAX PROVISION	0.84	0.50	0.18	-0.11	-0.72
13) RETURN ON ASSETS--OPERATING INCOME	-0.96	0.09	0.95	1.43	1.84
14) RETURN ON ASSETS--NET INCOME	-0.96	0.18	0.98	1.44	1.84
15) RETURN ON EQUITY--NET INCOME	-10.02	1.27	10.41	15.90	21.46
Yields and Rates					
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.88	12.54	13.10	14.01	14.79
17) BREAK EVEN YIELD	15.58	13.02	11.18	10.13	9.34
18) YIELD ON INVESTMENT SECURITIES (FTE)	9.36	10.63	11.55	12.76	13.36
19) YIELD ON LOANS	12.68	13.35	13.93	14.68	15.80
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	3.26	1.60	0.83	0.32	0.11
21) LOAN LOSS PROVISION % AVERAGE LOANS	3.56	1.70	0.89	0.41	0.20
22) RATE ON TIME AND SAVINGS	8.87	8.67	8.25	7.91	7.46
23) RATE ON TOTAL INTEREST FUNDS	9.02	8.72	8.37	7.91	7.47
24) INTEREST EXPENSE % EARNING ASSETS	7.98	7.47	6.91	6.18	5.74
Capital Position					
25) EFFECTIVE TAX RATE--OPERATING INCOME	-16.79	6.82	23.21	34.74	59.28
26) CASH DIVIDEND AS % OF OPERATING INCOME	2.50	29.26	50.48	88.83	139.32
27) CAPITAL FORMATION RATIO	-15.14	-2.60	4.65	8.79	12.28
28) EQUITY CAPITAL AS % OF ASSETS	7.26	7.81	9.15	11.05	13.72
Productivity					
29) EARNING ASSETS AS % OF ASSETS	79.73	83.63	87.03	89.68	91.32
30) CASH & DUE (NON-INT.) AS % OF ASSETS	14.20	10.30	7.42	5.65	4.36
31) NON-INT. INCOME % NON-INT. EXPENSE	9.74	13.81	18.15	22.42	26.13
32) PERSONNEL EXPENSE PER EMPLOYEE	27925	22750	20695	18909	17000
33) EMPLOYEES PER MILLION ASSETS	1.55	1.18	0.85	0.68	0.53
34) NON-INTEREST INCOME AS % OF SALARIES	20.41	29.32	37.59	47.03	59.23
Asset/Liability Management—Use of Funds					
35) INVESTMENT SECURITIES	15.86	22.40	28.70	35.09	45.69
36) FED. FUNDS SOLD	1.59	3.31	6.30	9.42	13.97
37) TOTAL LOANS	44.90	55.18	63.51	72.05	77.25
38) RESERVE FOR LOAN LOSS	0.29	0.42	0.66	0.84	1.01
39) REAL ESTATE LOANS--RESIDENTIAL	1.42	3.36	6.77	10.81	13.85
40) REAL ESTATE LOANS--OTHER	1.41	3.65	6.57	11.10	14.59
41) COMMERCIAL AND INDUSTRIAL LOANS	10.38	15.63	22.64	31.91	36.22
42) PERSONAL LOANS	3.55	6.21	10.79	15.38	21.99
43) AGRIC./ LEASE FIN./ OTHER LOANS	4.12	6.74	10.40	17.71	23.39
Asset/Liability Management—Source of Funds					
44) DEMAND DEPOSITS* IPC	10.34	12.70	16.84	20.53	27.43
45) PUBLIC FUNDS DEMAND DEPOSITS	0.21	0.75	1.56	3.29	7.28
46) TOTAL DEMAND DEPOSITS*	12.14	15.13	18.78	24.87	30.11
47) SAVINGS DEPOSITS IPC*	17.11	21.07	27.76	34.36	40.25
48) TIME DEPOSITS IPC*	21.97	29.94	37.63	43.84	50.16
49) PUBLIC TIME & SAVINGS DEPOSITS	4.97	8.95	15.23	22.33	29.71
50) TOTAL TIME & SAVINGS DEPOSITS	70.36	76.38	80.78	86.09	90.14
51) MEMO: MONEY MARKET CD'S	5.31	8.15	11.85	16.15	21.34
52) MEMO: TIME DEPOSITS OVER 100M	7.74	11.49	18.44	26.65	32.52
53) FOREIGN DEPOSITS					
54) TOTAL DEPOSITS (FGN.& DOM.)	94.30	97.38	100.89	104.66	109.97
55) BORROWINGS	0.12	0.47	1.74	3.48	6.89
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	7.04	12.13	16.91	21.73	26.96
Growth Statistics					
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-140.38	-57.84	-12.94	2.03	47.43
59) NET INCOME--1 YR.	-140.38	-56.54	-12.24	4.15	52.30
60) AVERAGE ASSETS--1 YR.	-4.44	4.49	9.93	22.19	45.93
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-164.54	-46.29	13.97	66.92	137.74
62) NET INCOME--5 YRS.	-158.33	-42.30	24.24	66.92	145.09
63) AVERAGE ASSETS--5 YRS.	10.18	25.90	39.76	68.64	123.42

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 112 BANKS IN WYOMING

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	11.26	11.54	11.57	11.40	10.84	0.00
2) INTEREST EXPENSE	5.45	6.11	5.92	6.34	6.11	0.00
3) NET INTEREST MARGIN	5.57	5.73	5.62	5.03	4.93	0.00
4) TRUST INCOME	0.00	0.01	0.01	0.04	0.21	0.00
5) SERVICE CHARGES ON DEPOSITS*	0.40	0.43	0.26	0.25	0.24	0.00
6) OTHER NON-INTEREST INCOME	0.45	0.27	0.29	0.20	0.22	0.00
7) SALARIES AND BENEFITS	2.55	2.07	1.54	1.54	1.50	0.00
8) OCCUPANCY & FURNITURE & EQUIPMENT EXP.	1.15	0.61	0.43	0.37	0.40	0.00
9) LOAN LOSS PROVISION	0.34	0.53	0.48	0.39	0.67	0.00
10) OTHER NON-INTEREST EXPENSE	1.97	1.44	1.05	0.84	1.03	0.00
11) LESS F.T.E. ADJUSTMENT	0.70	0.44	0.58	0.82	0.64	0.00
12) TAX PROVISION	-0.06	0.15	0.26	0.32	0.17	0.00
13) RETURN ON ASSETS--OPERATING INCOME	0.02	0.69	1.34	1.29	0.94	0.00
14) RETURN ON ASSETS--NET INCOME	0.18	0.66	1.35	1.27	0.93	0.00
15) RETURN ON EQUITY--NET INCOME	1.22	8.40	13.94	14.29	11.85	0.00
Yields and Rates						
16) TAX EQUIVALENT YIELD ON EARNING ASSETS	13.51	13.44	12.97	13.02	12.29	0.00
17) BREAK EVEN YIELD	12.44	11.94	10.23	10.18	10.68	0.00
18) YIELD ON INVESTMENT SECURITIES (FTE)	12.11	11.42	11.37	12.21	11.06	0.00
19) YIELD ON LOANS	14.39	14.28	14.17	13.73	13.24	0.00
20) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.93	0.85	0.82	0.51	1.05	0.00
21) LOAN LOSS PROVISION % AVERAGE LOANS	0.77	0.91	1.05	0.63	1.34	0.00
22) RATE ON TIME AND SAVINGS	8.07	8.17	8.37	8.41	8.32	0.00
23) RATE ON TOTAL INTEREST FUNDS	8.19	8.26	8.44	8.60	8.38	0.00
24) INTEREST EXPENSE % EARNING ASSETS	6.30	7.15	6.75	7.26	6.88	0.00
Capital Position						
25) EFFECTIVE TAX RATE--OPERATING INCOME	21.18	21.26	26.79	23.17	24.03	0.00
26) CASH DIVIDEND AS % OF OPERATING INCOME	52.98	49.06	50.79	53.78	44.45	0.00
27) CAPITAL FORMATION RATIO	0.15	5.46	6.81	6.54	6.71	0.00
28) EQUITY CAPITAL AS % OF ASSETS	12.47	8.27	9.70	8.82	8.14	0.00
Productivity						
29) EARNING ASSETS AS % OF ASSETS	84.85	86.66	88.75	87.77	89.07	0.00
30) CASH & DUE (NON-INT.) AS % OF ASSETS	8.16	8.16	6.34	6.53	6.93	0.00
31) NON-INT. INCOME % NON-INT. EXPENSE	15.67	18.15	17.43	19.68	23.99	0.00
32) PERSONNEL EXPENSE PER EMPLOYEE	19700	19187	21320	22117	20756	0
33) EMPLOYEES PER MILLION ASSETS	1.32	0.99	0.73	0.69	0.71	0.00
34) NON-INTEREST INCOME AS % OF SALARIES	36.22	39.09	35.70	32.72	45.62	0.00
Asset/Liability Management—Use of Funds						
35) INVESTMENT SECURITIES	24.72	26.53	30.39	31.01	30.00	0.00
36) FED. FUNDS SOLD	7.70	5.22	6.46	6.61	6.74	0.00
37) TOTAL LOANS	67.01	68.49	62.15	59.18	63.79	0.00
38) RESERVE FOR LOAN LOSS	0.45	0.68	0.72	0.66	0.76	0.00
39) REAL ESTATE LOANS--RESIDENTIAL	3.93	7.74	6.03	6.30	10.93	0.00
40) REAL ESTATE LOANS--OTHER	5.66	5.75	5.52	7.45	10.16	0.00
41) COMMERCIAL AND INDUSTRIAL LOANS	25.25	27.33	18.23	18.58	25.03	0.00
42) PERSONAL LOANS	13.88	12.53	8.38	7.36	10.43	0.00
43) AGRIC./ LEASE FIN./ OTHER LOANS	9.52	11.27	16.43	9.92	5.11	0.00
Asset/Liability Management—Source of Funds						
44) DEMAND DEPOSITS* IPC	17.02	17.35	15.06	13.95	17.50	0.00
45) PUBLIC FUNDS DEMAND DEPOSITS	1.04	1.43	1.74	2.17	2.99	0.00
46) TOTAL DEMAND DEPOSITS*	22.91	19.41	17.27	18.01	20.07	0.00
47) SAVINGS DEPOSITS IPC*	25.78	27.83	28.94	26.14	31.83	0.00
48) TIME DEPOSITS IPC*	33.15	38.96	40.85	38.57	38.17	0.00
49) PUBLIC TIME & SAVINGS DEPOSITS	19.02	15.65	13.30	13.40	12.00	0.00
50) TOTAL TIME & SAVINGS DEPOSITS	78.93	82.18	79.01	82.91	78.50	0.00
51) MEMO: MONEY MARKET CD'S	10.15	10.97	13.41	14.41	11.12	0.00
52) MEMO: TIME DEPOSITS OVER 100M	18.47	19.14	16.19	21.55	21.94	0.00
53) FOREIGN DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.00
54) TOTAL DEPOSITS (FGN.& DOM.)	99.71	103.15	99.41	101.32	97.44	0.00
55) BORROWINGS	1.09	2.23	1.39	0.64	2.68	0.00
56) NET LARGE LIABILITIES	0.00	0.00	0.00	0.00	0.00	0.00
57) FREE FUNDS RATIO	18.95	14.09	19.18	16.50	17.99	0.00
Growth Statistics						
58) INC. BEFORE SECURITIES TRANS.--1 YR.	-59.61	-8.92	-16.52	-9.54	-1.08	0.00
59) NET INCOME--1 YR.	-47.27	-7.03	-15.77	-6.50	3.01	0.00
60) AVERAGE ASSETS--1 YR.	10.80	10.82	7.95	8.86	9.70	0.00
61) INC. BEFORE SECURITIES TRANS.--5 YRS.	-47.36	22.37	16.45	29.83	14.56	0.00
62) NET INCOME--5 YRS.	-46.29	25.68	26.96	29.65	20.80	0.00
63) AVERAGE ASSETS--5 YRS.	39.46	50.68	45.30	35.67	39.54	0.00

* DOMESTIC ONLY

Appendix

Ratio Formulas

Bank Administration Institute's U.S. Bank Performance Profile

An Index of Bank Performance Service

This appendix contains the formulas for the ratios in Bank Administration Institute's *U.S. Bank Performance Profile,* an Index of Bank Performance service. All data items used in the computation of ratios come from computer tapes supplied by the Federal Reserve Board. The tapes are compiled from bank call reports filed quarterly, including the Consolidated Report of Condition and the Consolidated Report of Income.

Balance-sheet averages (average assets) are computed using the data from the four Consolidated Reports of Condition submitted each year. Income statement items are derived from December 31, Consolidated Report of Income.

Earning assets include interest-bearing balances with banks, total investment securities, trading account securities, stock, Federal funds sold, and securities purchased under agreement to resell, total loans, and lease financing receivables.

Ratio Formulas

Number	Title	Formula
1.	Interest Income (FTE)	Interest and fees on loans + interest on Fed funds + deposits with banks + interest on investment securities + tax equivalent adjustment + income from direct lease financing / Average assets
2.	Interest Expense	Interest paid on deposits, borrowings, and subordinate debt / Average assets
3.	Net Interest Margin (FTE)	Total interest income − total interest expense / Average assets
4.	Trust Income	Income from fiduciary activities / Average assets
5.	Service Charges on Deposits	All service, maintenance, activity + overdraft charges on domestic deposit accounts / Average assets
6.	Other Noninterest Income	All other income not reported elsewhere / Average assets
7.	Salaries and Benefits	Employee wages, benefits, and employment taxes / Average assets
8.	Occupancy, Furniture and Equipment Expense	All rental expense + all depreciation expense + utility expense + other occupancy expense / Average assets
9.	Loan Loss Provision	Provision for possible loan losses / Average assets
10.	Other Noninterest Expense	All noninterest expense not reported elsewhere / Average assets
11.	Full Tax Equivalent Adjustment	Net income from state, county, and municipal securities and loans × 1.85 (assumes 46% tax rate) / Average assets
12.	Tax Provision	Tax provision on operating income / Average assets
13.	Return on Assets — Operating Income	Income before security gains or losses — applicable income taxes / Average assets
14.	Return on Assets — Net Income	Net income (loss) / Average assets
15.	Return on Equity — Net Income	Net income (loss) / Average capital + surplus + undivided profits + contingency reserve

Number	Title	Formula
16.	Tax Equivalent Yield on Earning Assets	Interest income + tax equivalent adjustment / Other assets — earning assets
17.	Break-Even Yield	Interest expense + all other operating expenses − total noninterest income / Earning assets (see definition 16)
18.	Yield on Investment Securities (FTE)	Interest income on the investment portfolio + tax equivalent adjustment / Average investments
19.	Yield on Loans	Interest + fees on loans / Average loans
20.	Net Charge-Offs Percent of Average Loans	Losses charged to allowance for possible loan losses − recoveries credited / Average loans
21.	Loan Loss Provision Percent of Average Loans	Provision for possible loan losses / Average loans
22.	Rate on Time and Savings Deposits	Interest paid on deposits / Average interest-bearing deposits
23.	Rate on Total Interest Funds	Interest paid on deposits, borrowings and subordinated debt / Average interest-bearing deposits, borrowings, and subordinated debt
24.	Interest Expense Percent of Earning Assets	Interest paid / Earning assets
25.	Effective Tax Rate — Operating Income	Applicable income taxes / Income before security gains or losses
26.	Cash Dividend Percent of Operating Income	Dividends paid / Income before security gains or losses
27.	Capital Formation Ratio	Net income — dividends paid / Average equity capital
28.	Equity Capital Percent of Assets	Average equity capital / Average assets
29.	Earning Assets Percent of Assets	Average earning assets / Average assets
30.	Cash and Due from (Noninterest) Percent of Assets	Cash and due from banks − interest bearing deposits / Average assets
31.	Noninterest Income Percent of Noninterest Expense	Noninterest income / Noninterest expense
32.	Personnel Expense per Employee	Employee wages, benefits, and employment taxes / Full-time equivalent employees

Number	Title	Formula
33.	Employees per Million Assets	Average assets (000,000 omitted) / Full-time equivalent employees
34.	Noninterest Income Percent of Salaries	Noninterest income / Salaries and employee benefits
	Use of Funds	
35.	Investment Securities	Investment securities + interest-bearing balances / Earning assets
36.	Fed Funds Sold	Fed funds sold and securities purchased under agreement to resell / Earning assets
37.	Total Loans	Loans (excluding unearned income) / Earning assets
38.	Reserve for Loan Losses	Allowance for possible loan losses / Earning assets
39.	Real Estate Loans Residential	Real estate loans secured by residential property / Earning assets
40.	Real Estate Loans — Other	Total real estate loans − residential real estate loans / Earning assets
41.	Commercial and Industrial Loans	Commercial and industrial loans / Earning assets
42.	Personal Loans	Personal loans / Earning assets
43.	Agricultural/Lease Financing/Other Loans	Other loans not classified elsewhere / Earning assets
44.	Demand Deposits (IPC)	Demand deposits (IPC) / Earning assets
45.	Public Funds Demand Deposits	Public funds demand deposits / Earning assets
46.	Total Demand Deposits	Total demand deposits / Earning assets
47.	Savings Deposits (IPC)	Savings deposits (IPC) / Earning assets
48.	Time deposits (IPC)	Time deposits (IPC) / Earning assets
49.	Public Time and Savings Deposits	Time and savings deposits of U.S. Government, agencies, states, and political subdivisions in the United States / Earning assets

Number	Title	Formula
50.	Total Time and Savings Deposits	Total time and savings deposits / Earning assets
51.	Memo: Money Market CD's	Money market time deposits in denominations of $10,000 but less than $100,000, with original maturities of 26 weeks / Earning assets
52.	Memo: Time Deposits over $100,000	Total time deposits over $100,000 / Earning assets
53.	Foreign Deposits	Deposits in foreign branches and Edge Act subsidiaries / Earning assets
54.	Total Deposits	Foreign and domestic deposits / Earning assets
55.	Borrowings	Fed funds purchased and securities sold under agreement to repurchase + interest-bearing demand notes issued to the U.S. Treasury + other liability for borrowed money + mortgage indebtedness and liability for capitalized leases / Earning assets
56.	Net Large Liabilities	Total borrowing + time deposits over $100,000 − investment securities with maturities less than one year − interest-bearing balances with banks / Earning assets
57.	Nonrate Asset/ Liability Gap	Nonearning assets − nonpaying liabilities and capital / Earning assets
58.	Income Before Securities Transactions — One Year	1983 income before security transactions − 1982 income before security transactions / 1982 income before security transactions
59.	Net Income — One Year	1983 net income − 1982 net income / 1982 net income
60.	Average Assets — One Year	1983 total average assets − 1982 total average assets / 1982 total average assets
61.	Income Before Securities Transactions — Five Years	1983 income before security transactions − 1978 income before security transactions / 1978 income before security transactions
62.	Net Income — Five Years	1983 net income − 1978 net income / 1978 net income
63.	Average Assets — Five Years	1983 average assets − 1978 average assets / 1978 average assets